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Online TODAY
THE COMPUTER COMMUNICATIONS MAGAZINE

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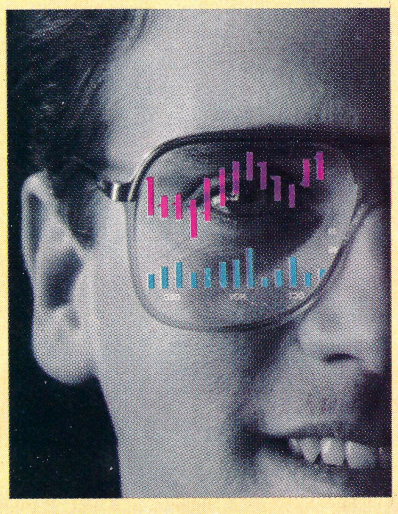

Cover Illustration by Tom Hogan of Bischel-Morris Studios

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We put our 1200 bps modem to the critical test. We stacked it up against Hayes, one of the "smart" modems. The results were conclusive: when line quality was good, our modem was one and one half times more accurate. When line quality was bad, our modem was up to ten times better. And when line quality was really bad, their error rate shot up to as much as 100 times ours!

Then we went inside and did a component count. The final score: Hayes 252, us 155. This can be viewed two ways: Either Hayes has a 60% better chance of developing part failure or our modem has a 60% better chance of delivering higher reliability.

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DEAR READER

Your financial decisions must be made in an ever-changing environment. Tax laws affect how you invest your savings. Banks, mutual funds, insurance companies and brokerages continually devise plans to attract your investment dollars. Based on the information you have now, you attempt to make financial decisions that will be profitable for you in the future. There are many sources of online business news, information and advice to aid you in making these decisions.

Using the advice in The Donoghue Moneyletter, for example, you can save thousands of dollars on income taxes by investing your money in tax-free, tax-deferred vehicles. In Moneyletter, you'll find information on tax-free money funds, U.S. savings bonds, zero coupon bonds, municipal bonds and IRAs. Donoghue's service bypasses high-risk investments and focuses on those with universal, long-term appeal.

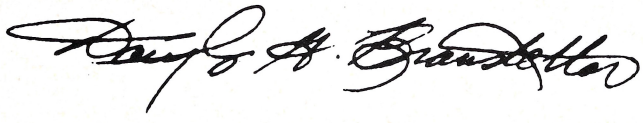
The Internal Revenue Service provides the Videotax Library™, a reference guide to help you anticipate the tax consequences of your financial decisions. The Videotax Library includes electronic editions of more than 60 taxpayer information publications and an online order entry capability for print publications.

CompuServe also offers insurance information and advice from the Independent Insurance Agents of America, and a database from the Social Security Administration.

Through the Personal Financial Tools section you can quickly perform such calculations as balancing your checkbook, analyzing a mortgage and determining your net worth. There are programs to help you compute compound interest, calculate a depreciation schedule and anticipate loan payments.

Video banking from VideoFinancial Services will enable CompuServe subscribers to inquire about account balances, transfer funds, view account statements and pay bills to selected merchants. Users will be able to conduct these transactions electronically with banks linked through VideoFinancial's computer gateway.

Writer Julie Elliot examines the range of personal financial applications of CompuServe in the cover story beginning on page 14. Elliot includes a table summarizing GO commands for the various personal financial services.



Douglas G. Branstetter
Editor

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BPA Membership (Selected Market Audit Division) applied for October 1984.

Information Providers

Cathryn Conroy's cover article about Information Providers (January 1985) will probably generate a few thousand electronic mail messages to your magazine. This is one such letter.

I am interested in submitting an outline to CompuServe. I'm proposing an information system I had intended to set up independently. Please tell me who to contact for an evaluation.

James A. Zachary
Palatine, Ill.

Editor's note: Individuals who wish to submit typewritten proposals for information service products may send them to:

Director of Product Marketing
CompuServe Incorporated
5000 Arlington Centre Blvd.
Columbus, Ohio 43220

Online Today Electronic Edition

I especially enjoy Monitor and want to thank the editors for a fine job. I find the section the fastest, easiest way to keep up with a fascinating industry. As a general-interest reader, I appreciate the tone and outlook. The topic selection has the right mix of general and specialized news items.

In fact, the whole *Online Today Electronic Edition* captures my CompuServe Information Service dollars regularly.

Allaire George
Jackson, Mich.

I would like to comment on the fine work you're doing with *Online Today Electronic Edition*. Your print and electronic versions have helped me find my way around on CompuServe's Information Services. Keep up the good work.

Sven Prestbroten
Orfordville, Wis.

Electronic home banking

This is a response to the February letter from Robert Hammerman (Alexandria, Va.) regarding the use of cash. I am in an income bracket which permits the disposition of substantial funds on many "not need" items. It is very cumbersome and risky to carry large amounts of cash.

The use of credit cards when not permitted to rollover high interest costs by prompt payment is a great convenience. In addition, it permits ready recap of one's expenses, as does a disciplined use of one's computer.

Morton Paul Klein, M.D.
Williamsville, N.Y.

I have some information that may help anyone planning to set up a checking account on a computerized home banking system. I've had an account with Huntington National Bank since May 1984 and first had problems with the account in October.

When first opening an electronic banking account you must go to your local bank and inform it of your intentions. That way, if anything goes wrong, your local bank can help you.

Another bank may request access to

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your electronic account by going through a clearinghouse which notifies your local bank about the procedure. The clearinghouse also allows your local bank to help monitor your account, catch any errors and, if necessary, stop the transaction after notifying you of the errors.

When you first apply for this type of account, insist that the other bank give you a list of all special codes that you have permission to use. Ask them to document how they are going to access your present account before you authorize the transfers.

Make a list of all possible problems that could occur and ask the bank how it will assist with these problems.

John W. Nash
Dallas, Texas

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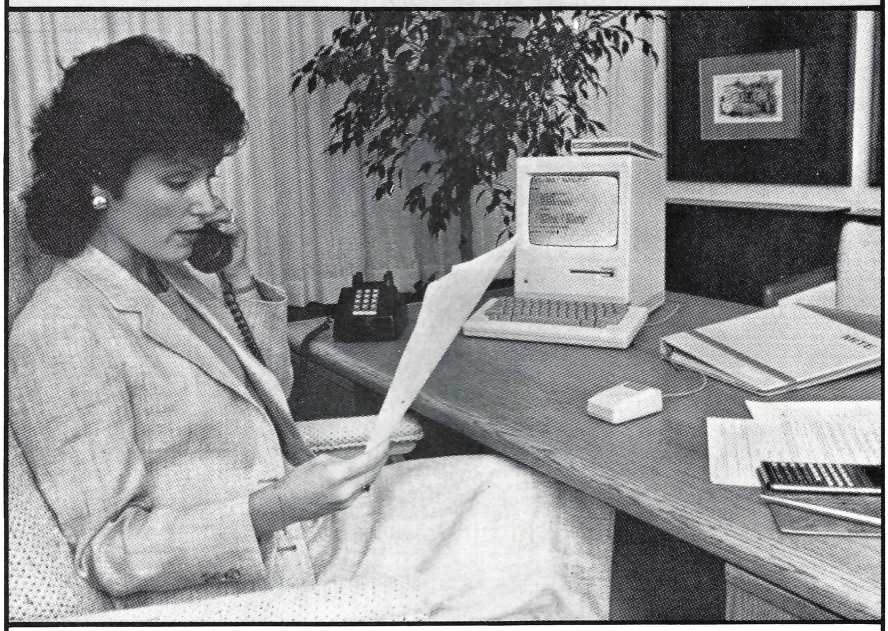

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Women and computers

I noticed an illustration in the Monitor section of your January issue indicating that women don't like to use computers. I guess that puts me in a minority. I am probably the primary computer user in my home, and I am the only female. My husband and three sons all use the computer, but not as much as I do.

I'm the one who uses our Commodore 64 to access CompuServe, although everyone benefits from the information and programs I download. Last month, I downloaded a government publication on the hazards of smoking for my teen-age son, an publication on money management for myself and my husband, several game programs for my younger children, the original Adventure game for all of us and many utility programs. I'm amazed at the masses of free programs available to be downloaded.

We enjoy Infocom games, and have found the GAMSIG a great way to get clues when we're stuck.

I hope more women discover how much fun they can have with a computer!

Barbara J. Harris
Groton, Conn.

Electronic mail addresses

I recently bought copies of several computer-related magazines because I was forming a list of those that publish articles about electronic mail and computer games.

I picked up 15 different magazines and was surprised to find that only *Link-Up* and *PC* listed electronic mail addresses.

Considering that all these magazines are supposedly trying to stay abreast of the latest developments in the computer industry, I just assumed that most would subscribe to at least one of the major information networks.

Rick Loomis
Scottsdale, Ariz.

Hackers

After reading several articles about the menace of hackers, I felt a rush of anger.

I'm a 14-year-old programmer who occasionally cracks a program for a friend only if he cannot afford to buy it. Software companies have a habit of overpricing their products and then complaining when they find out that hackers have gained access to these products. Youngsters with limited budgets cannot compete in the computer age.

To keep *Online Today* impartial, I think you should show this opposing viewpoint.

David Tillingharst
Danielson, Conn.

Reaction to book review

I've never responded to a review before, even when I thought it missed the point. But then, I've never seen one that was quite so wide of the mark as John Edwards' review of my book *Getting Online* (November 1984).

All the internal evidence in this review suggests that Edwards did not read the book, or even browse through it closely. I can cite several examples:

- Edwards says, "What should have been an important section, 'Choosing Your Modem,' consists of only seven short paragraphs."

In fact, these "seven short paragraphs" are the closing section of an 18-page chapter. The chapter includes a thorough discussion of baud rates, communications protocols, the advantages and disadvantages of direct connect and acoustically-coupled modems, and other modem basics.

- Edwards says, ". . . vital services . . . are handled with an almost humorous disregard to their relative importance. CompuServe, for example, is disposed of in less than eight pages. The Source rates a mere nine pages."

The subtitle on this book is *A Guide to Accessing Information Services*. CompuServe and The Source provide a few such services, and deserve to be included in reasonable detail, as they are. But the large information services — as opposed to communications services, or transaction-based services — are Dialog, Knowledge Index, BRS, BRS/After Dark, NewsNet, Mead Data Central and a few others. All of these are also covered. I consider the exact page count to be irrelevant, but it generally reflects the number of databases available on each system.

- Edwards says, "Instead of picking the best . . . products for each computer model, and describing each . . . in detail, Stone offers thumbnail descriptions of virtually every telecomputing program and peripheral currently available . . ."

The lists Edwards mentions are there. But in each case, the lists come after a detailed discussion of features in general, followed by a close look at some specific products.

- Edwards says, "[Stone] even manages to include descriptions of various computer systems (including Radio Shack's Model I!) although one would expect that most of this book's buyers already own a computer."

The section Edwards is referring to does not consist of "descriptions of computers." It consists of computer-specific notes for how to get various systems up and running as a terminal. This should have become clear to Edwards with even a casual reading of one or two pages. I submit that this kind of computer-specific information is *particularly* important for systems, like the Model I, that are no longer being sold.

- Edwards says, "[The] book . . . is written in an awkward, juvenile style . . ."

Style is a matter of taste, and Edwards is entitled to dislike the way I write. But it's hard to tell how he came to that conclusion, since it seems Edwards reviewed *Getting On-Line* by turning pages without reading, except for the occasional section title that caught his eye. This is sloppy journalism at best.

M. David Stone
Mt. Vernon, N.Y.

Editor's Note: John Edwards, who reads reviewed books from cover to cover, stands by his comments.

Information on forums

The article on information providers was interesting but I was hoping for some information on the programmers' forum, CP/MIG and the other forums for users of specific computers. Could you do a follow-up article on this topic? I'm especially interested in reading an article that explains the process of starting a new forum.

Margaret I. Carr
Visalia, Calif.

Editor's Note: We're planning an article on computer-specific forums for the June issue. We'll examine how these forums provide information and resources for users of various types of computers.

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COOL TO TELETEXT

A survey conducted by the National Association of Broadcasters has found that only 7 percent of U.S. television stations plan to offer a local teletext service within the near future. The figure represents less than 45 TV stations nationwide and comes as a blow to broadcasting companies like CBS and Metromedia, both of whom are currently developing nationwide teletext systems.

According to the poll, stations planning a teletext operation are allocating their projects an average budget of only $66,250 per year — a figure far below the amount needed to acquire the equipment and staff needed to launch a teletext service.

The survey also found a strong resistance to teletext among broadcast chief engineers, many of whom expressed concern that teletext signals could cause interference to their station's main video signal. Furthermore, 22 percent of the engineers surveyed were unsure whether their stations could process network-originated teletext during periods of local programming. The NAB summarized the survey's findings as "bearish."

Copies of the report are available from the National Association of Broadcasters, 1771 N St., Washington, DC 20036, 202/293-3500.

HOME BANKING HEATS UP IN BIG APPLE

New York City, the nation's financial capital, has become a hotbed for home banking service competition.

Four major banks — Citibank, Chase Manhattan, Chemical Bank and Manufacturer's Hanover Trust — now provide the New York metropolitan area with online financial services. Chemical's Pronto network is currently the most popular system, reaching approximately 10,000 area homes, but other institutions are aiming to grab the lead by offering such features as NAPLPS graphics and specialized bank services.

According to industry observers, the competition has worked to increase New Yorkers' awareness of the home banking concept. Broadcast, print and subway ads for telebanking services are virtually inescapable in the Big Apple.

— John Edwards

CALIFORNIA ENACTS VIDEOTEX LAW

California has become the first state to pass legislation to regulate the videotex industry.

The Electronic Commerce Act of 1984 requires videotex systems operators to provide subscribers with "specified information including the charges imposed and the procedure that may be followed to resolve a complaint regarding use of the service." Failure to comply with the act's provisions could result in a fine of up to $5,000.

Assemblywoman Gwen Moore, the legislation's sponsor, says the bill was drafted because of "a need for legislative oversight of videotex systems operators." According to Moore, "videotex systems operators have not thoroughly worked through their respective liabilities or remedies for subscribers" in case of a system error or failure. "This law will definitely help," she says.

A copy of the act (Assembly Bill 2367) is available by contacting the California Legislature, Assembly Utilities and Commerce Committee, State Capitol, Sacramento, CA 95814, 916/445-4246.

— John Edwards

TELEGUIDE UPDATE

A year ago this month San Francisco International Airport launched a new high-technology project promoting the city's entertainment spots. And it is being touted as an overwhelming success.

Last March, the airport began installation of the 28 Bay Area Teleguide Terminals that provide 10,000 electronic pages of visitor and community service information. The installation of these 4-foot-high kiosks was completed in October, and by the end of that month more than 5,000 people were using the system each day.

The special airport package contains information on travelers' aid, maps of airport facilities, parking, services, restaurants, shops, airlines and even airport art exhibits. By pushing a number corresponding to one of these categories, a traveler can pinpoint ticket counters, customs, baggage claims, restrooms, first aid and long-term parking. Also included are community services, transportation, accommodations, sports and weather. Each "page" is complemented by color graphics.

Teleguide is the first free informational network using videotex technology in the United States and is so successful at the airport that 60 more terminals will be placed throughout San Francisco.

"People in a hurry are looking for quick and simple answers to where to go and what to do," says Peter Thieriot, president of Chronicle Videotex Inc., Teleguide's parent company. He says that use of the terminals has been steady since last March, but "during the summer usage virtually exploded." He attributes this to the number of people vacationing in San Francisco as well as the All-Star Game and the Democratic National Convention.

"However, the overriding factor has been the growth of terminal sites and the high incidence of repeat usage by satisfied Teleguide users."

The Bay Area Teleguide Network will eventually consist of 300 or more terminals around the Bay Area and will serve 13.5 million people annually.

In addition to a similar system that already exists in Toronto, Teleguide is now installing networks in Phoenix, Sacramento and Las Vegas. The systems in the western United States are all tied into each other, so visitors can view the information on another city before leaving home.

— Cathryn Conroy

TELEBROKERAGES UNDER SEC SCRUTINY

The Securities and Exchange Commission is examining its position on online consumer-oriented stock trading services and may eventually propose new rules to regulate these services.

Michael Simon, the SEC's senior special counsel, says the agency is currently looking into two types of services: telebrokerages that put computer users in touch with a licensed broker who then buys and sells securities in a traditional manner, and services that enable customers to directly purchase stocks online. According to Simon, current SEC rules do not specifically address online trading activities, but the agency does require brokerage houses to check the trading of unsophisticated investors in an effort to prevent accidental transactions and other "errors."

According to Simon, the SEC is very concerned that online investors have accurate, up-to-the-minute trading information and that data isn't deliberately withheld from users. The agency is also concerned that online services settle transactions promptly, have an equitable system for dealing with customer disputes, and institute appropriate safeguards to protect computer investors. "There's a potential for abuse," says Simon. "We haven't had problems in any of these areas yet, and our current examination is an effort to make sure things stay that way," he says.

— John Edwards

METROMEDIA LAUNCHES TELETEXT SYSTEM

Broadcasting giant Metromedia has launched MetroText, a teletext service for southern California residents.

Transmitted over Los Angeles television station KTTV, MetroText offers a 100-page magazine, including 50 pages of world, national and business news — generated by an out-of-state news service — and 50 pages of locally created text. Local features include traffic information, job listings (compiled in cooperation with California's state employment department), theater and concert information, and frequently updated sports reports. Future plans include Spanish language lessons, games and puzzles, and a restaurant guide.

MetroText operates on a 24-hour-a-day, seven-day-a-week schedule and is available to viewers using either cable or microwave dish antenna reception. The advertiser-support service carries no subscription fee, but requires viewers to purchase or lease a decoding unit ($250 or $6 per month). MetroText uses the World System teletext format.

SCHOOLS GO ONLINE

It used to be that the bigger the school district and the bigger its tax base, the better the schools would be. Telecommunications is changing this. And a consortium of school districts in northeastern Minnesota is leading the way.

Called the Northeast Educational Technology Consortium (NEETC) project, the model computer-based education plan is a national prototype linking urban and rural students and teachers. The project is valued at $468,000 and is the result of a high-technology demonstration grant from the state of Minnesota and a partnership agreement between the five participating school districts and the Minneapolis-based Control Data Corp.

The consortium's major objective is to provide high quality courses in math, science, computer literacy and business education. Its plan, employing Control Data's PLATO computer-based education system and telecommunications, permits cost-effective sharing of computer-based education equipment, expertise and in-service training.

The hub of learning is located in seven Model Education Centers scattered throughout the various school districts where the computers, terminals and software are installed. In addition to giving hands-on high-tech education to the city students, the computers offer a new range of courses to the students in the smaller, rural districts.

Len Golen, communications facilitator for the Duluth School District, says, for instance, that none of the participating schools usually has enough students to warrant having a class in calculus. "One school might have seven interested students, another might have two, while yet another might have just one. Through the online capabilities of this project we can now teach calculus. One teacher would offer the course to a 'class' spread out over northeastern Minnesota."

Through a Control Data mainframe computer in Minneapolis, the NEETC project schools have access to thousands of PLATO courseware hours. In addition to its primary focus in the areas of math, science and business, integrating PLATO courseware into core curriculum areas and computer literacy, the program is structured to train teachers to use computer-based educational technology efficiently in the classroom. "We're using the computers in almost every course — from social studies to home economics as well as math and science," says Golen.

But the most exciting part of the entire project is the effect it could have nationally on the education of America's youth. "There are two popular words you hear a lot today: networking and partnership.

"By sharing staff and resources, all schools can have equal access to high technology through telecommunications."

— Cathryn Conroy

SOFTWARE PROTECTION ACT INTRODUCED

In the final days of the 98th Congress, Sen. Charles Mathias, R-Md., and Sen. Patrick J. Leahy, D-Vt., introduced The Computer Software Protection Act, designed to stop the holder of a computer program from renting, leasing or lending software to others for commercial advantage.

The proposed legislation will come up for hearing by spring and, if passed, could offer long-sought-after protection for software authors. Said Mathias, "Without this vital legal protection for computer software, the most sophisticated computer is little more than an expensive paperweight."

The senator noted that because of a loophole in the law, businesses that rent computer software without providing payment to the copyright owners have sprung up. "Few observers doubt that the real purpose of most of these transactions is to permit the renter to make a permanent copy of the program for future use — with no compensation to the authors," he said.

Mathias believes that software rental threatens the principle of copyright laws even more seriously than the rental of records or tapes. "A single program may reflect years of arduous work and may sell for up to $1,000 — as opposed to $6 or $12 for a record. Yet a blank disk — onto which a program can be copied — sells for just a few dollars, not much more than the price of a blank audio tape," he said.

Sens. Mathias and Leahy also sponsored recently passed legislation safeguarding record rentals. Like the Record Rental Act, the Computer Software Protection Act contains language that not only prohibits rentals, but also controls the return of software to a seller for a restocking fee, a practice that serves the same purpose as a rental.

Introduction of this legislation has been lauded by the Association of Data Processing Service Organizations. Jerome L. Dreyer, president of that group, said, "We must stem the tide of illegal software copying in this country so that software publishers will be able to reinvest in software development to maintain our nation's lead in this important area."

— Cathryn Conroy

BIG SPENDERS

Owners of IBM Personal Computers and PC-compatible systems spend an average of $1,315 on software during their first year of ownership, according to Frost & Sullivan, a business research firm.

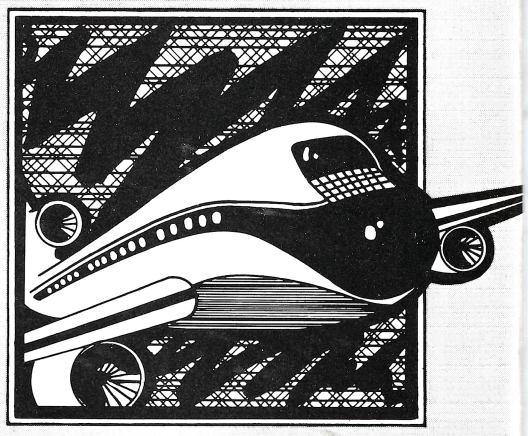
A survey conducted by the company late last year for a report, "The IBM PC and Compatible Device Software Market," shows purchases during the initial 12 months of ownership to be split almost evenly between programs bought at the same time as the hardware and software purchased subsequently. Frost & Sullivan predicts a sharp growth in the market for PC and compatible software, from about $2 billion in 1984 to more than $12 billion in 1988.

"The growing installed base of IBM PC and PC-compatibles will result in a strong software aftermarket," says Joseph Savino, Frost & Sullivan's director of computer studies. "In 1986, sales in the first year after purchase alone will surpass the initial software sale," he says.

By 1988, the report predicts, initial purchases of software for IBM PCs and compatibles are expected to total $3.6 billion, more than double 1984's $1.5 billion. But by then, the first-year aftermarket will have multiplied many times, from $500 million in 1984 to $8.6 billion at the end of the forecast period.

Further details and copies of the 301-page report, which costs $1,550, are available from Frost & Sullivan Inc., 106 Fulton St., New York, NY 10038.

— John Edwards



AIR FORCE BOOSTS COMPUTER ED

The secretary of the Air Force is a staunch supporter. So are leading spokesmen from the Department of Defense.

No, it's not the need for more planes or a bigger defense budget; it's a much tamer goal but one that's potentially as vital to national interests.

It's MAXHELP, a long-term, free program of community education that's spreading computer literacy among thousands of students, teachers and other citizens living near Maxwell (Ala.) Air Force Base.

Strictly a volunteer, off-duty effort by Air Force officers and key civilian employees, MAXHELP has reached into six counties surrounding the base. It includes specialized presentations at schools on computer systems, color graphics and high-technology career opportunities.

According to Maj. A. Eugene Tootle, MAXHELP project officer, the most popular part of the program has been on-base computer orientations and short courses. In a recent six-month period, more than a thousand Boy Scouts and Girl Scouts took the free course and received hands-on computer experience. A longer course for teachers has also been extremely popular, and with a waiting list of 500 people, it's clear that interest still runs high.

And what does the Air Force expect in return for the effort that has been put into MAXHELP? Nothing, according to Secretary of Air Force Verne Orr, who's encouraging other bases to set up similar programs. "It's simply our way of saying 'Thank you, taxpayers, for supporting us.' "

— Carole Houze Gerber

ASSORTED BITS

Results of an A.C. Nielsen study show that the Electronic Mall, a new shop-at-home videotex service currently available through CompuServe, has better response rates with lower costs than traditional direct-marketing methods. During a four-month test of the service, Nielsen found that an average 2.1 percent of visits to mall merchants resulted in a sale. The average direct mail and catalog response rate is 1.5 percent.

***Datamation* magazine claims** that the federal government is seeking the power to seize industrial plants and private computers and to censor international telecommunications during times of war and other national emergencies. According to the magazine, the plans were disclosed in documents obtained by a San Francisco lawyers' organization under the Freedom of Information Act. The Federal Emergency Management Agency's plan amounts to a military takeover of the computer industry during a war or other national emergency, says *Datamation*.

MCI Communications Corp. has extended its MCI Mail service worldwide. According to MCI officials, the firm now offers electronic mail to Western Europe, the Middle East, Central and South America, Africa and the Far East "at rates as much as 50 percent less than currently available competitive services."

A Bell Laboratories mathematician has unveiled a new algorithm that could change the way computers handle large numbers of variables. Practical applications of the algorithm, which was developed by 28-year-old Dr. Narendra Karmarkar, may include finding the most efficient way to route long-distance telephone calls, calculating the best fueling and crew schedules for major airlines, and determining the best mix of securities for stock portfolios.

Eastman Kodak Co. says it will soon offer voice and data telecommunications services to businesses. According to the Associated Press, Kodak is establishing a new division, Eastman Communications, to offer telecommunications services via its own 17-city switching network. Kodak spokesman Charles Smith tells AP that the firm's voice communications services will compete against companies like MCI Corp., and its data communications will be an alternative to those of companies like IBM and General Electric.

John Kelly has resigned as chairman and chief executive officer of NABU Network Corp. and has formed a new company to operate a home computer service in Ottawa. The new company, NABU Network (1984) Ltd., plans to rehire about 30 of the 200 NABU employees laid off late last year. Kelly says NABU's 2,000 Ottawa customers won't see any disruptions or changes in rental costs, service or content for the home computer system, which transmits computer software such as video games and educational programs over cable television. NABU has, however, discontinued operations in Alexandria, Va., where it served about 700 customers.

In San Diego, 19-year-old William Landreth, nicknamed "The Cracker," has received three years' probation after pleading guilty to breaking into the GTE Telemail network. U.S. District Judge Rudi Brewster also ordered Landreth to complete his high school education and to pay $87 restitution to GTE. After the sentencing, Bill Gladstone, who identified himself as Landreth's literary agent, told the Associated Press the youth had received an advance for writing a book on his experiences. He declined to reveal the amount of the advance, but said it was from Microsoft Press in Bellevue, Wash.

Knight-Ridder has dismissed 20 percent of its Viewtron employees and cut the project's budget. According to the *Wall Street Journal*, Viewtron, an electronic information experiment in Coral Gables, Fla., has attracted only 2,800 subscribers, "well below the target of 4,500 for the first year."

The U.S. Labor Department has lifted its ban on home knitting, allowing thousands of people to continue making hats and sweaters in their homes and selling them to industries. According to Washington observers, the decision will ultimately have ramifications for those working at home in high-tech industries. Labor unions are expected to challenge the action in court, contending that manufacturers who buy home-produced goods are unable to comply with laws governing the minimum wage, overtime and child labor.

FREE VIDEOTEX

New York State computer users can now tie into Telecue, a free videotex shopping service.

Telecue provides shoppers with a variety of products — both computer and non-computer-oriented — that can be ordered online and paid for by major credit card. The menu-driven service also offers classified advertisements, a restaurant guide, community information and a variety of other features.

According to Mark Chemot, Telecue's chief operating officer, the service is supported entirely by advertising income. "Classified advertisers are charged $10 per week for a four-line ad while display advertisers pay a specified base cost plus a negotiable per inquiry fee," he says.

Although Telecue imposes no sign-up fees or connect charges, users must receive an identification number and password before they can access the service. "This enables advertisers to drop requested product information into users' mailboxes and also permits us to track the number and type of inquiries the service generates," says Chemot.

For more information, contact Telecue Systems, 215 E. Main St., Suite 204, Huntington, NY 11743, 516/549-5911. Users can also register online by dialing 1-800-TELECUE.

— John Edwards

PSSST!

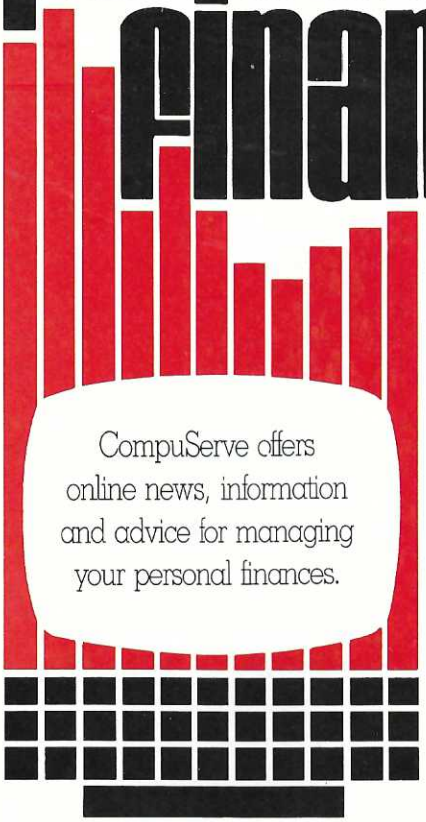
Get behind the scenes with Monitor's "Behind the Screens" section on the Electronic Edition of Online Today. Find out what's *really* going on. GO OLT from any prompt in CompuServe and select "Monitor Daily News" from the main menu.

Online TODAY
ELECTRONIC EDITION

FEATURE

personal finance

by Julie Elliot



For years CompuServe has been a leading source of financial information and planning tools used by major corporations. Before the appearance of powerful spreadsheet programs for microcomputers, CompuServe's commercial clients used such planning languages as CUFFS, FACTS and EMPIRE for financial forecasting, peer group comparisons, merger and acquisition analysis, lease vs. buy decision-making, budgeting and many other planning applications. Interfaces linking these planning languages to such financial databases as COMPUSTAT made it easy to augment these analyses with data from other companies.

Today, most companies have moved their financial planning models to microcomputers, but CompuServe's financial databases continue to fill the need for information on competitors, potential investments and industry peers. Standard & Poor's has designated CompuServe as the preferred vendor for their COMPUSTAT database. Major Wall Street brokers and investment bankers access CompuServe for security prices, earnings forecasts, corporate financial statements and aftermarket reports on new issues.

This financial expertise makes CompuServe uniquely qualified to bring financial products to the consumer and the individual investor. Some of CompuServe's commercial services, such as the Value Line Data Base II, have been made available to personal computer users through CompuServe's Information Services. In addition, new products have been introduced especially to meet the needs of the home user. These appear on the Information Service menus under "Personal Finance."

Financial news and advice

Your financial decisions must be made in an ever-changing environment. Tax laws strongly impact how you invest your savings. Banks, mutual funds, insurance companies and brokerage firms continuously devise new plans to attract your investment dollars. You are torn between making a "safe" investment and making a "high return" one. With all these options to choose from, it's easy to become confused. That's why CompuServe offers online news, information and advice for managing your personal finances.

The IRS VideoTax Library™ serves as a quick reference guide to help you anticipate the tax consequences of your decisions. Income tax considerations affect many personal decisions — marriage, divorce, having children, changing jobs, buying a house, moving — and all of these are described in the online IRS publications. Information in the VideoTax Library is maintained by the Internal Revenue Service.

Electronic editions of over 60 Taxpayer Information Publications and Tax Tips are included in the IRS Service. The Taxpayer Information Publications are accessible through menus or by doing a keyword search on a topic. These are the same publications you can order directly from the IRS, but in some cases they have been reformatted for videotex. The Tax Tips are easy-to-read answers to commonly asked questions about income tax.

The IRS also lets you order publications directly through online order entry. Just fill in your name, address and the list of forms and publications you need. You can order any of the free IRS publications — not just those appearing online — this way.

Investing your nest egg

While the IRS service shows you the tax advantages of having an IRA, it cannot advise you on which of the many investment options you should trust with your nest egg. Somehow, you need to strike a balance between high return and low risk. The Donoghue Moneyletter can help you.

The Donoghue Moneyletter, published by the best-selling author, William E. Donoghue, offers financial advice for consumers. This newsletter, as it appears on CompuServe, draws most of its material from the nationally syndicated newspaper column by William E. Donoghue and the popular printed newsletter, Donoghue's Moneyletter.

Through Moneyletter on CompuServe, you can get expert weekly advice on handling your personal finances. Well-known author Bill Donoghue has appeared on hundreds of talk shows, including "Wall $treet Week." Of the eight most recent investment books to make the best-seller list, three were written by Donoghue, including the *W. E. Donoghue No-Load Aerobics To Reduce The Thighs Of Your Tax Bill.*

Donoghue makes financial information fun to read. His menu items on CompuServe contain such headlines as, "Don't Get Irate — Get An IRA!" Of his friendly, informative style, Donoghue says, "I write my books and my newsletters for my mother. Investing should be accessible to everyone." In this spirit, Moneyletter sticks to the layman's terminology.

By following Donoghue's advice, you can save thousands of dollars on income taxes through investing your money in tax-free and tax-deferred vehicles. Donoghue explains his emphasis on tax shelters, "Avoiding taxes is patriotic. If we give Congress $1 in taxes, they will spend $1.75. Increasing the federal deficit hurts everyone. So why tempt these honorable gentlemen?" You can join in Donoghue's patriotic spirit by checking Moneyletter for information on tax-free money funds, U.S. savings bonds, zero cou-

pon bonds, municipal bonds and IRAs.

Moneyletter bypasses the high-risk investments, such as commodities and options — best left to professional investors — and focuses on those with more universal, long-term appeal. It helps you make the most of your bank, with information on NOW accounts and certificates of deposit. Special tips for homeowners suggest ways to treat your house as an investment. An extensive section on mutual funds discusses strategies for letting experts manage your investments without relinquishing your control.

Donoghue invites *Online Today* readers to call 800/343-5413 (or 617/429-5930 in Massachusetts) for a free copy of his Special Report, "The Ten Best Investments; Ten Very Dangerous Investments." Would you believe that passbook savings accounts rank among the 10 very dangerous?

Insuring success

If a burglar strikes your house while you're on vacation, will you be able to afford the cost of replacing your household goods? Or if an uninsured drunken driver swerves into your car on the freeway, can you cover your hospital bills and auto repairs? Buying insurance is the way you can prepare yourself to handle these risks, and the Insurance Consumer Information Service on CompuServe puts everything you need to know about property and casualty insurance at your fingertips.

Produced by the Independent Insurance Agents Of America (IIAA), this service offers you basic information on buying insurance and filing claims. Studies done by the insurance industry have shown that people often think they are fairly knowledgeable about insurance; yet, when the time comes to make a purchase or file a claim, they find they don't know as much as they thought they did. You can use the IIAA's online insurance primer for background information you'll need to make sure you're getting the right coverage from your policies.

The Independent Insurance Agents of America is uniquely qualified to bring you insurance facts. IIAA members own businesses and represent one or more insurance companies. When you approach an independent agent in your own area, he can help you decide which company's policy covers your insurance needs at the best price for you. As Ron Vinson, vice president of communications for the IIAA, says, "An independent agent can tailor a group of policies purchased from several insurance companies just for you, to make sure you are adequately covered."

The Insurance Consumer Information Service is built from questions about insurance that the IIAA has encountered frequently. Currently, it includes information on insurance for automobiles, motorcycles, homeowners, landlords and renters.

If you find that the insurance information online doesn't quite answer all your questions, you can leave a Feedback message to the IIAA by selecting "Request For Additional Information" from the insurance menus. You may request printed brochures on topics of interest to you or ask a specific question. Depending on the nature of your inquiry, you will either receive printed material via U.S. mail, an electronic mail message responding to your question or a phone call from a local independent insurance agent with the answers you need.

Laws governing your need for "financial responsibility" vary from state to state. Some states, for example, require all licensed drivers to have auto insurance, but others do not. The amount of auto insurance required also varies from one state to another. The IIAA keeps this information current so you can identify what insurance coverage you'll need to buy.

Social Security

You don't need Social Security information as often as you need tax or insurance information, but when you do, you can find it on CompuServe. The Social Security Administration's Office of Information has put together this service to make it easy for the public to get information on Social Security. Bruce Dull, of the Social Security Office of Information, says, "Electronic communication is becoming a major force in disseminating information. CompuServe is a testing ground for us to see what information we should be making available."

Since introducing the service last summer, Social Security has expanded the database. A new section addresses user questions on Social Security and Medicare. You can leave your own question through a Feedback area, and Social Security will select those of general interest to post online with their answers. (Note: Social Security is unable to give personal responses to individual situations through CompuServe.) The service includes information on how and when to contact Social Security, who gets checks and how to build up coverage.

The Facts And Figures section of the service provides interesting statistics on Social Security and Medicare. You can find out how many people are receiving benefits and at what dollar value.

Young working people can check the Social Security pages to find out what they should know now about Social Security and building up coverage for disability or retirement.

Dull reports that Social Security is enthusiastic about making information available to people through videotex. "Right now we're trying to assess its impact and usage," says Dull. "Providing information like this is the way of the future."

This database will definitely be growing in the future. Dull said, "Right now, we're not sure what we'll be adding next. It depends on user feedback. We're evaluating how to expand." If you have any suggestions you'd like to offer Social Security on what to add to their database, you're welcome to submit them through the Feedback area on the Social Security menus. (It's the same menu choice for submitting your questions for the Question-and-Answer portion.)

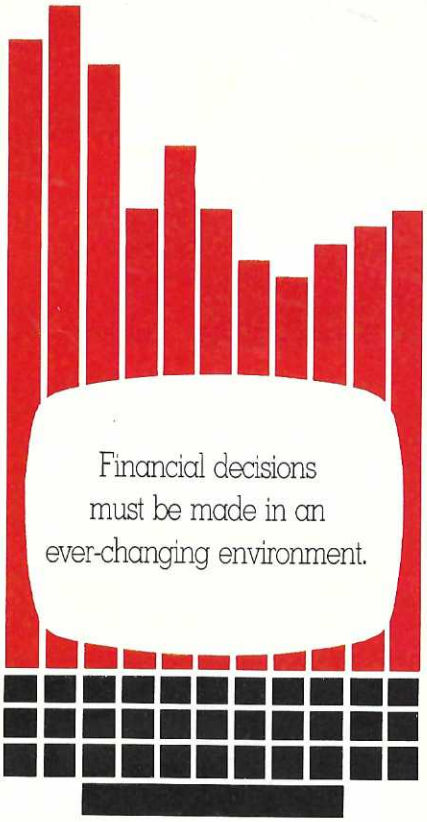
Personal finance calculations

CompuServe offers several programs online that quickly perform calculations for personal financial planning. Through these programs, you can balance your checkbook, calculate loan payments or plan for the future.

Could *Your* Business be Affected By Happenings in the Computer World Today?

Find out in the Electronic Edition of Online Today. GO OLT from any prompt in CompuServe to get daily updated computer news.

Online TODAY
ELECTRONIC EDITION



Personal Financial Tools is a group of programs you can use for planning your loans and savings needs. When you select "Personal Financial Tools" from the menu for "Calculating Personal Finances," you'll receive an asterisk prompt. Everything you type at this point must be in capital letters, since this program doesn't recognize lowercase. Choices 2 through 7 on the "Calculating Personal Finances" menu may all be accessed via commands at this asterisk prompt.

The "Loan Payments Calculation," which corresponds to the LOAN command in Personal Financial Tools, calculates loan information for you. It will compute either the interest rate in effect, the monthly payment, the life of the loan, or the amount of the loan for you, provided you fill in the other three numbers. When that used-car salesman tells you he can give you the ultimate automobile in just 12 easy payments of $638.43 per month, this loan amortization program will tell you that he's charging you 17 percent annual interest on a $7,000 car!

You can use "Compute Compound Interest," also accessible via the INTRST command in Personal Financial Tools, to figure out how much a sum of money deposited today will be worth in the future if it earns compound interest. For example, if you tell the program that you want to deposit $100 today in a savings account earning you 5.25 percent annual interest compounded daily, the program will figure out that after 10 years it'll still be worth only $169. That same amount invested at 10 percent would have yielded $271. It's no wonder Bill Donoghue doesn't recommend passbook savings accounts!

"Depreciation Analysis," also known as the DEPREC command in Personal Financial Tools, calculates a depreciation schedule. Unfortunately, it can't take into account the more recent ACRS depreciation method.

The "Mortgage Schedule" provides an alternative to "Loan Payments Calculation" for printing out a loan schedule. You might try experimenting with both programs to decide which format you like better.

"Value Of Your IRA" corresponds to the PERINV command in Personal Financial Tools. It's not restricted to IRAs, however. You can use it to calculate the value of a college fund for your children or any other periodic investment of a constant amount. It asks you how much you plan to invest each period, how many periods apply, and the interest rate per period. It then tells you how much money you'll have accumulated at the end. Thus, putting aside an IRA of $2,000 per year for the next 30 years into a savings account at 5.25 percent interest will leave you with $138,725.69 at retirement. In contrast, if you put that same investment into something that earned you 10 percent per year, you'd retire with $328,987.93!

If you were the lucky winner of a sweepstakes that offered you a choice of $25,000 today or $2,000 per year for the next 20 years, which would you choose? It might be tempting to choose the $2,000 per year, since it looks like you'll end up $15,000 richer as a result, but evaluating it with "Present Value Analysis" or the DPVAL command in Personal Financial Tools shows that, assuming average inflation of 12 percent per year, $2,000 received in year 20 would be worth only $207 of today's dollars, and today's value of those cash flows would be only $14,939.

Personal Financial Tools contains some additional computation programs not listed on the "Calculating Personal Finances" menu. These include "Sinking Fund Deposit," "Capital Projects" and "Compound Growth Rates."

How would you like to retire with a million dollars at the ripe old age of 35? You can plot your strategy with "Sinking Fund Deposit," which is the PERSUM command in Personal Financial Tools. Just tell it you want a million dollars at the end of the investment cycle, how many years are allotted and how much interest you plan to accrue per year. For example, over a 10 year span at 10 percent interest, you will need to put aside a measly $62,745 per year in order to get there. You can also use "Sinking Fund" to plan how much to set aside each year in order to pay for your children's college education when the time comes, or prepare for any other major balloon payment you expect to see in your future.

To do a lease vs. buy analysis, such as when you're thinking of leasing a car or piece of equipment for your small business, use the CAPPRO command in Personal Financial Tools to access "Capital Projects." The GROWTH command will give you the compound growth rate of a series of future cash flows.

Calculating your net worth may be useful when you are making major decisions. Are you thinking of quitting your job and starting your own business? Writing a will? Purchasing life insurance? Getting a divorce? Determining your net worth will help guide you in deciding how to handle these situations.

In a nutshell, the program has you list all your assets and all your debts, and then tells you what your net worth is. For assets, you can list your car, your house, cash in bank accounts and pocket, life insurance and other investments. For debts, you list bills, charge accounts, mortgage and other money owed. Your resulting "personal balance sheet" echoes back everything you entered, gives your present net worth and predicts what you'll be worth in five, 10 and 15 years.

Calculating your next raise helps you determine whether there is room for a new car or a luxurious vacation in your near future. It can also help you determine how many income tax withholding allowances to claim, or make up your mind on whether to change jobs. This program will ask for your current salary (which you may enter as yearly, monthly, hourly, weekly or biweekly), then ask what raise you expect, and tell you what kind of salary you can expect after the raise. If you're feeling pleased about being paid $25,000 per year, it might give you

pause to realize that your hourly rate works out to only $12!

Balancing your checkbook is easy with the menu-driven program on CompuServe, and it comes with complete online instructions. The first time you use it, it's highly advisable to download the instructions and read them carefully. The program is fairly flexible, but unless you take some time with the instructions, you won't be able to use it to fullest advantage.

Information on your account is stored in your personal file area in a file named BAL000.DAT. If you make a mistake entering your account information into the program, you can go to your personal file area, delete this file and start over. Features of the checkbook balancing program that are particularly helpful are its ability to keep track of service charges and charges for falling below a minimum balance. It includes special handling for overdraft situations, voided checks and stopping payments.

World-Wide Investment Systems offers you an easy-to-use program for determining the value of rental property. Before you buy a second house as an investment, use this program to figure out how much you should expect to pay for it. You'll be asked to enter how much income you expect to receive from rent, what vacancy rate the property has, and what your operating expenses are. The program will then report the value of the property.

Your financial transactions

At-home banking is rapidly growing in popularity among people with home computers. It allows you to handle such routine transactions as checking your account balance and finding out what checks have cleared from the comfort of your own living room. Huntington National Bank, in Ohio, pioneered bank-at-home on the CompuServe Information Service. Since then, United American Bank in Memphis and Shawmut Bank in Boston have made their bank-at-home services available through CompuServe.

CompuServe's newest bank-at-home service, to be released soon, represents an arrangement with VideoFinancial Services. Based in Dallas, VideoFinancial Services is funded by seven major banking organizations and provides a way for banks to easily offer banking services to users of personal computers. This videobanking, as VideoFinancial calls it, will allow CompuServe users to inquire about account balances, transfer funds between accounts, view account statements and pay bills to selected merchants. VideoFinancial's Qwik Message service will enable you to order checks or stop payment on checks. Some banks may also be willing to communicate via electronic mail for other special transactions.

VideoFinancial has addressed security considerations to preserve the privacy of your transactions through encrypted communication. Your entry into the system is also protected by a special password.

VideoFinancial's target date for availability on CompuServe is April.

Electronic shopping

The Electronic Mall™ provides a way for you to contact major vendors of financial services for information on their products and how you can become one of their customers. Mall merchants decide how videotex can be most helpful to them in serving CompuServe subscribers, then tailor their online pages accordingly.

Metropolitan Insurance offers an online tutorial on insurance that you can turn to for assistance. They have included a quiz to help you test your insurance knowledge.

Other mall members, such as E.F. Hutton, Max Ule, and American Express, have put information about their products online for you to evaluate as you are looking for a broker, banker or agent. They'll tell you how to contact them, or let you leave an online Feedback message, if you'd like additional information on how to sign up for their services.

Julie Elliot is a free-lance writer from Sunnyvale, Calif.

ACCESSING PERSONAL FINANCIAL SERVICES

The following directory indicates how to access CompuServe's products for personal financial management. Information is current as of January 15, 1985.

SERVICE	TO ACCESS	SURCHARGE
FINANCIAL CALCULATIONS		
Balancing Your Checkbook	GO FIN-59	None
Predicting Your Next Raise	GO FIN-62	None
Calculating Your Net Worth	GO FIN-61	None
Anticipating Loan Payments	GO FIN-60	None
Analyzing A Mortgage	GO FIN-41	None
Compounding Interest	GO FIN-27	None
Value Periodic Investment (IRA)	GO FIN-42	None
Present Value Analysis	GO FIN-43	None
Personal Financial Tools	GO FIN-23	None
World-Wide Investment Services	GO WIS	$.25/calc.
FINANCIAL NEWS/ADVICE		
Internal Revenue Service	GO IRS	None
Social Security Administration	GO SSA	None
Donoghue Moneyletter	GO DON	None
Insurance Consumer Information Service	GO INS	None
FINANCIAL TRANSACTION		
Huntington National Bank	GO HNB	None
Shawmut Bank	GO SHW	None
United American Bank	GO HOM-152	None
ELECTRONIC MALL		
Bank Of America	GO BA	None
Colonial Penn	GO CP	None
EF Hutton (Huttonline)	GO EF	None
Metropolitan Insurance	GO MET	None
American Express	GO AXC	None

Chapter 17

LOOKING FOR LIFE IN THE DESERT

Editor's note: Steve Roberts, Online Today's nomadic journalist, is currently traveling around the United States on a recumbent bicycle. He uses a Hewlett-Packard Model 110 for both writing and communication. During this trip, which is expected to cover 20,000 miles, Roberts is writing regular columns for Online Today, *as well as a book, entitled* Computing Across America, *which will be published by Simon & Schuster in 1985.*

Another town, another office-in-a-bar. Another New Year's Eve on the road. I have survived not only Christmas but a whole month in Palm Desert, Calif., and my champagne has gone flat. Those are the headlines.

This is a very strange place. I wrote recently about the energetic people who form the strong beating hearts of towns like Crested Butte and Telluride — and the powerful sense of community that results from their presence. I have started taking the time to listen for this pulse in *all* the places I visit, and it's not always easy to find. Sometimes, alas, it is but the weakest of flutters.

There is some good news. That "cultural sameness" lamented by many cynics isn't really the way things are — not if you look deeper than the absolutely identical TV news programs and carbon-copy franchises. Towns differ dramatically, their cultures shaped by local industry, climate, highways, prominent figures, media self-image, the expectations of visitors and so on. The often-lampooned "American culture" is merely a homogenized top layer on the great torte of local diversity.

Palm Desert is a place of two mutually exclusive social worlds: the retired or transient rich and the service sector that supports them.

Oh, the city does have a pulse — they all do — but it is a quiet whisper in the cacaphony of "flitter and glash." Your make of car is more important here than your name: there are a lot of those little license-plate frames that proclaim "My other car is a Rolls-Royce." (I suspect that most are fiction, but the difference *here* is that such advertisements decorate not Pintos but Porsches.)

It's an oasis of expensive golf courses, fixtures so pervasive that nobody thinks a "cart crossing" sign in the middle of a residential area is particularly funny. The whole area is lush and green, and that's a human invention made possible only by the miracle of automatic sprinklers. Once, early in my stay, I tucked the H-P Portable under my arm like a $3,000 football and sprinted through a suddenly liquid obstacle course to safety. An old guy in a golf cart watched with evident disapproval, for I was clad in T-shirt and shorts.

Somewhere, of course, there is an infrastructure of long-time residents who run businesses and build country clubs, unobtrusively keeping this playground of the rich running smoothly. (In many places, these people would be the playground.) The situation produces an uncomfortable polarization, with one group generally afflicted by status-consciousness and the other generally scornful of outsiders. The exceptional individuals (and there are many) keep to themselves, too few in number to form a strong visible culture of their own.

And so I wander around alone, a nomad on sabbatical, sniffing here and there for friendly atmosphere. I get little whiffs that suggest a scattered community in hiding. I chased it one night into a Palm Springs disco and remembered why I don't like discos; I pursued it willy-nilly through the mall and had to content myself with an ice-cream cone. It keeps getting away, leaving me wondering if I was just imagining things.

I soon came to see Palm Desert as a nice, boring place to write a book without distraction. That's quite an adjustment to make. "What am I doing here," I keep asking myself in frustration, "when San Diego is only three days away?"

What I'm doing is writing. Hard. It wouldn't do to be having *too* much fun with only eight weeks to deadline. And one man's playground is another man's background. The book has become much more complex than I expected — it's a museum of the trip, not an account of it. I am involved with museum architecture (modern baroque), background music ("Pictures at an Exhibition," naturally), the menu of the snack bar (varies daily), the themes of different rooms ("Network society, room 12A"), and of course the diverse collection of freeze-frame artworks themselves.

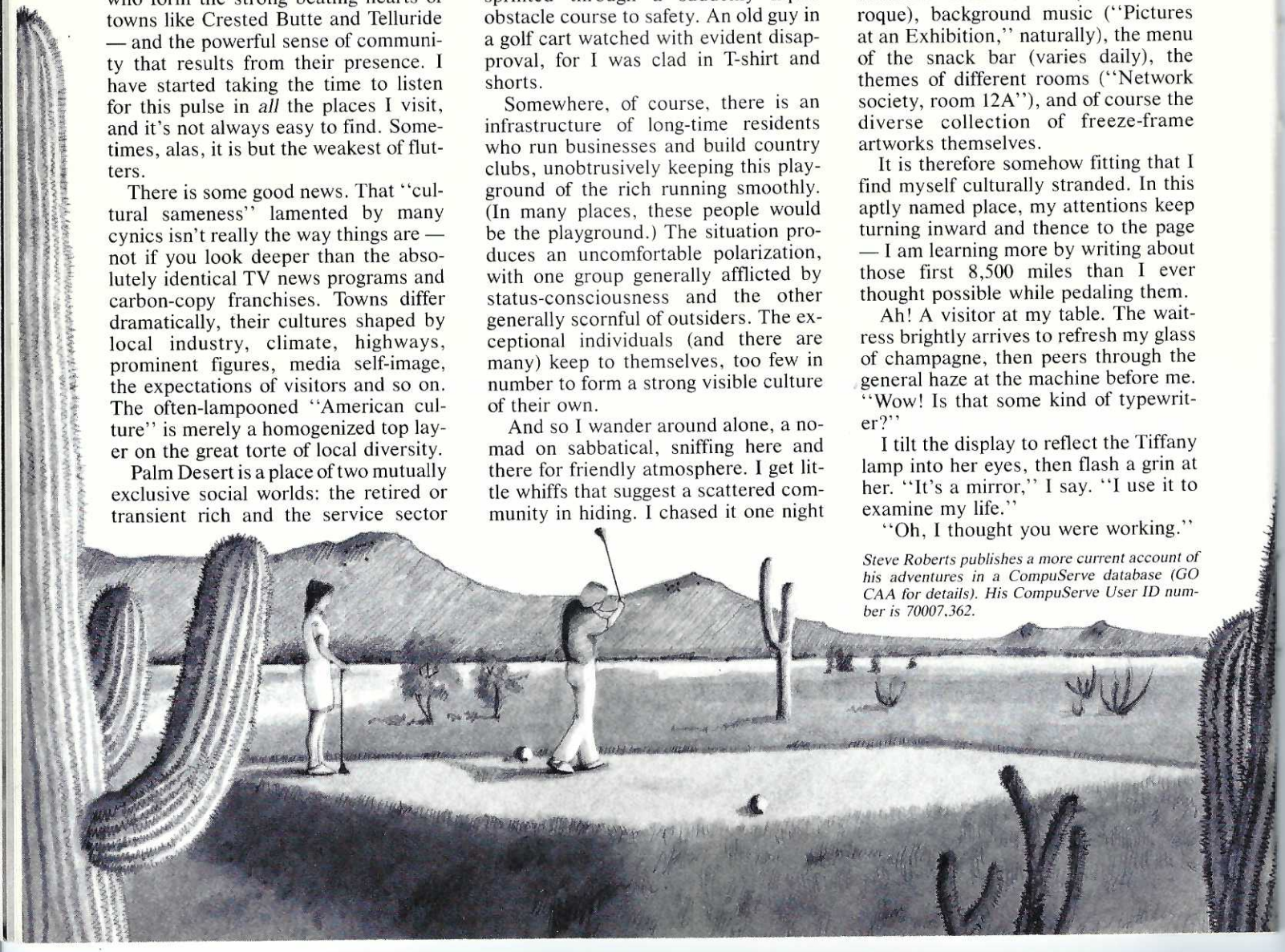
It is therefore somehow fitting that I find myself culturally stranded. In this aptly named place, my attentions keep turning inward and thence to the page — I am learning more by writing about those first 8,500 miles than I ever thought possible while pedaling them.

Ah! A visitor at my table. The waitress brightly arrives to refresh my glass of champagne, then peers through the general haze at the machine before me. "Wow! Is that some kind of typewriter?"

I tilt the display to reflect the Tiffany lamp into her eyes, then flash a grin at her. "It's a mirror," I say. "I use it to examine my life."

"Oh, I thought you were working."

Steve Roberts publishes a more current account of his adventures in a CompuServe database (GO CAA for details). His CompuServe User ID number is 70007,362.



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A CHOICE OF EDITORS

Word processors are many and varied, but most of us experiment a bit and then settle down with only one. Sometimes it's the first one that feels comfortable. Some computer users analyze their needs to locate the one word processor that works best in a particular application. Some even stick to the first editor they try out, finding it sufficiently superior to a typewriter to satisfy any craving for improvement.

CompuServe boasts three different text editors, EDIT (formerly FILGE), ICS and the Special Interest Group editor (also known as SED). Why three, where one would have the advantage of network-wide consistency? Because one editor, while easy to learn, would be better suited for some tasks than others. A trio of editors allows you to choose the right tool for the job.

EDIT is the nearest CompuServe has to a 'basic' editor. Commands are simple, no line numbers intrude on the text, and the user can issue each command separately or string them together for fast editing. As a result, EDIT is often the editor of choice for beginning networkers. But there are drawbacks to simplicity. EDIT has a cursor — but you can't see it. It also has line numbers — none of which are visible. Inserting text into an EDIT file involves nothing more than typing it in. *Editing* an EDIT file involves difficult searches of hidden line numbers and cursors. To make a global substitution in an EDIT file, you first have to figure out where you are in the file!

ICS, with its numbered lines and easy to locate (and move) cursor, finds many advocates among program writers. Using brackets, commas and other common programming syntax in its commands, ICS makes many tasks easy. While ICS is a line editor, like EDIT, it allows searches and global replacements (that is, substitution of one word for another throughout a text file). EDIT is too basic for such complexity. You can do anything to an EDIT file that you can do to an ICS file, but only at a greater investment of time and work.

SED, the "SIG editor," is only available on CompuServe's popular forums and special interest groups. A line-numbered and line-oriented editor, it combines the basic functions of both EDIT and ICS for a remarkably simple text processor, well suited to the relatively short messages Forum members leave to their fellows. Forum members need not restrict themselves to SED, though; EDIT is available as an optional message editor. By contrast, ICS and EDIT are both available in EasyPlex™ electronic mail and your personal workspace, but SED is not.

It's up to you to choose a specific text processor for a specific purpose, of course. Still, don't let the differences in command syntax from one editor to another dissuade you from trying them all. Both the EDIT and ICS editors are supported by online help files, listing all the basic commands and some command syntax. This documentation is available in both your workspace (via the simple HELP command) and on the EasyPlex menu.

By trial and error, a neophyte networker can learn to use either editor with reasonable proficiency. If you would become an expert, though, you'd be well served to go to CompuServe's Feedback area and order the full-scale user's manuals. ICS, in particular, is complex enough to justify the expense. To write programs online, you *need* the ICS editor. And those agile enough to write programs can certainly master ICS's versatile command structures.

Many CompuServe subscribers, accustomed to one or another editor, are loath to try the others. They're missing a good bet. For example, suppose you want to send electronic mail to a number of other subscribers. Further, let's say that the basic message is the same, but a few lines in the middle of the letter must be changed from one recipient to the next. You *can* accomplish this with EDIT, by using the "/s" (search) command to find the beginning of the line to be changed, and then issuing the "/c" (change) or "/gc" (global change) command. But it's a lot easier in the ICS editor, where you can simply issue the "INSERT" command with the proper line numbers.

EDIT, on the other hand, is well suited to both forum and EasyPlex messages with changes at the beginning or conclusion of a letter. While the search commands are more limited than ICS, EDIT is easy to scan, and its line numbers are largely irrelevant (and invisible). For complexity, use ICS. When simplicity is the key, use the simpler editor!

If EDIT is available in the forums and special interest groups, then why use the SED editor at all? Well, EDIT might be a good choice for your forum notes, but SED includes some big advantages.

The SED editing function is invoked at the same storage command that prompts you to place your messages on the forum/SIG board for all to read. Instead of entering an "S" for "store," you enter an "E" for "edit." The result: "Line number to edit." No searches, no "/s," "/c" or "/gc" commands! The SED editor shares ICS's numbered lines format. If you don't know the line number, an "L" will display the message again, line by line. You can even see how it will look on others' screens by issuing the command "P." Since forum messages are fairly short — they're automatically truncated when you exceed 2,500 letters — that's all the editing power you're likely to need.

So don't short change yourself by sticking to one editor. It may be "old faithful" in your eyes, but didn't you once regard a simple typewriter in the same light? Take advantage of your options. Make an intelligent choice of editors.

Alex Krislov is a free-lance writer from Cleveland. His CompuServe User ID number is 70007,2130.

Need to Keep Up With the Computer and Information Industries?

We publish all the computer industry news every day in the Electronic Edition of Online Today. GO OLT from any system prompt in CompuServe and choose "Monitor Daily News" from the main menu.

Online TODAY
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INSURANCE FACTS FOR CONSUMERS

What kinds of insurance coverage do you need? How do you file an insurance claim? What are the auto insurance laws in your state? Is your home insured for actual cash value or replacement value?

You'll find answers to questions like these in CompuServe's Insurance Consumer Information Service. Provided by the Independent Insurance Agents of America, the service (GO INS) offers consumers general advice on shopping for insurance and filing claims as well as detailed information about specific types of insurance policies. Automobile, motorcycle, homeowners, renters and landlord insurance are included. In addition, there are sections on personal and professional liability.

"Since the information is provided by the IIAA, it doesn't represent just one company," says Paul Stocking, CompuServe's financial product specialist. "You can analyze your needs and decide what aspects would be in the perfect policy for you. That information is useful when you actually compare the policies of different companies."

You should find out exactly what type of coverage your various insurance policies provide, according to the IIAA. If your policies do not provide adequate coverage, you can change them now — before a claim against you occurs.

Stocking cites two other factors making the IIAA service ideal for consumers. The information on the specific types of insurance is extensive. For example, the auto insurance section has car damageability ratings. These ratings can be used to determine the difference between insurance premiums among different types of cars. You can specify a car manufacturer and specific model and find the car's potential damage cost. Everything from Buick to Volvo is included.

Also, the insurance information is state-specific. Since the 34,000 independent insurance agencies are nationwide, they are able to update information as state laws change.

This updating capability is especially useful in the section on auto insurance laws. The IIAA describes each state's laws regarding no-fault and add-on benefits, cancellation and nonrenewal of an auto insurance policy, and compulsory liability. For example, in California, no-fault and add-on benefits are not applicable. The failure to pay premiums and the suspension or revocation of a license are grounds for cancellation of an auto insurance policy. Every driver and owner of a motor vehicle is required to maintain proof of financial responsibility of $15,000 to $30,000 per person per accident for bodily injury and $5,000 for property damage. Uninsured Motorist Coverage must be at least equal to the bodily injury limits of the policy.

In the auto insurance section of the service, you'll also find general coverage information. The IIAA defines the six types of basic auto insurance coverage and explains common legal terms. You'll also learn how insurance premium discounts are determined, based on geographic territories, driver classifications, type of car and how it is used, and driving records.

For homeowners, the IIAA provides information on property and liability coverage. In this section, you'll find a list of perils, ranging from fire to vandalism, that are covered by homeowners insurance. You can use the list of perils as a reference for the summary coverage data on the various homeowners package policies. For example, the basic homeowners policy provides coverage against the first 11 perils listed by the IIAA and the comprehensive policy covers all perils except floods, earthquakes, wars and nuclear accidents. The explanation of liability coverage includes information about medical payments to others and physical damage to property of others.

The IIAA suggests homeowners keep an updated household inventory list with documents indicating the value of possessions. Also, the IIAA advises you to find out if your belongings are insured for their actual cash value or replacement value. There is a difference. If you're insured for less than 80 percent of your home's replacement value, you generally will not be able to collect full reimbursement for any partial damages and will be far short in the event of a total loss.

Where your auto or homeowners policy stops, though, personal liability coverage can take over. In the section on personal liability, the IIAA says this type of policy is relatively inexpensive for the protection you get; yet, few people have it. It is an extra layer of protection above the liability portions of your other insurance policies. Personal liability coverage may be for $1 million to $5 million or more. It takes effect only in a catastrophic claim that could bankrupt you if you didn't have coverage.

If you need more information about a specific area of insurance, you can send a request directly to the IIAA by choosing item 10 on the service's main menu. Within each of the specific insurance sections, there are also menu choices to request additional information. The IIAA will forward your request to a local independent agent who will contact you with answers to your questions.

— Mary Mitchell

COMMODITIES PRICE HISTORY

CompuServe Consumer and Executive Information Service subscribers can now retrieve the open, high, low and settling prices along with volume and open interest on 58 major commodities traded in the United States and Canada.

Requests for commodity futures contracts may be for any historical period within the last five years up to and including the current trading day, which will be in place for retrieval by about 6 p.m. EST. MJK Associates supplies this data, which covers agricultural commodity and financial futures contracts.

"The Commodities Price History product has a similar function to the pricing history service we offer for individual securities through MicroQuote, it just deals with a different type of investment," says Scott Clyde, CompuServe's manager of financial market databases. "People who use this service are individual investors who invest in or follow agricultural commodities or financial futures."

Paul Stocking, a financial product specialist at CompuServe, adds that Commodities Price History differs from CompuServe's two other commodity products — Agri Commodities and News-A-Tron — which provide daily articles and prices on limited types of commodities.

"These services don't attempt to cover all commodity contracts traded and they do not have historical information," says Stocking. "They are designed to provide news and advice that will aid investors in their trading. They complement our new historical offering rather than compete against it."

The most heavily traded commodities futures are included in the service. Categories include foods, woods, grains, feeds, metals, fibers and petroleum products.

According to Clyde and Stocking, response to the financial service, which went live in early October, has been good.

"It started out very strong," Stocking says. "We have seen good responses, and we are seeing a bit more usage on the Executive Information Service from people in New York."

In addition, the service now offers subscribers the capability of downloading the product to microcomputers for disk storage. Users can download the product in a variety of formats: closing prices for a single day or a period of time or a series including the high, low, etc., for either a single day or several days.

"If you have been on a vacation for a week, you can come back and fill in the gaps. If you are just starting out, you can go back and get historical information," Stocking explains.

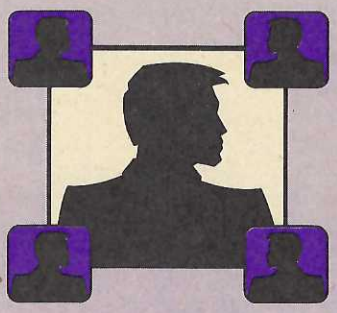
According to Clyde, Commodities Price History has the possibility of expanding in two more directions. One direction, Clyde says, is to add a quote sheet product and the second is to add cash prices. "The product we now have lists several days worth of information on one contract. We need a complementary product that lists several contracts for one day."

— Robert Loomis

FORUM OPTION ON INTERCHANGE

CompuServe's Business Information Service customers now have access to online forums as an enhancement to Interchange, a private, two-way videotex service for business.

Similar in concept to forums on the Consumer and Executive Information Services, the forums for Business Information Service customers are private communications databases with online conferencing, message boards and data libraries.



The message posting and retrieval capabilities of the forum permit both the forum administrator and members to leave and read electronic messages under several subtopics. The forum administrator usually determines which members have access to each subtopic section and creates several types of membership. "Subtopic categories are determined by the administrator and can include such subjects as general information, product news, job listings and training programs," says Bob Root, CompuServe's manager of videotex system marketing.

Members are automatically alerted when others have sent them messages. They have the option of reviewing new messages or all those currently on the electronic bulletin board. Messages can be posted for all members to view or sent privately to a member's User ID number.

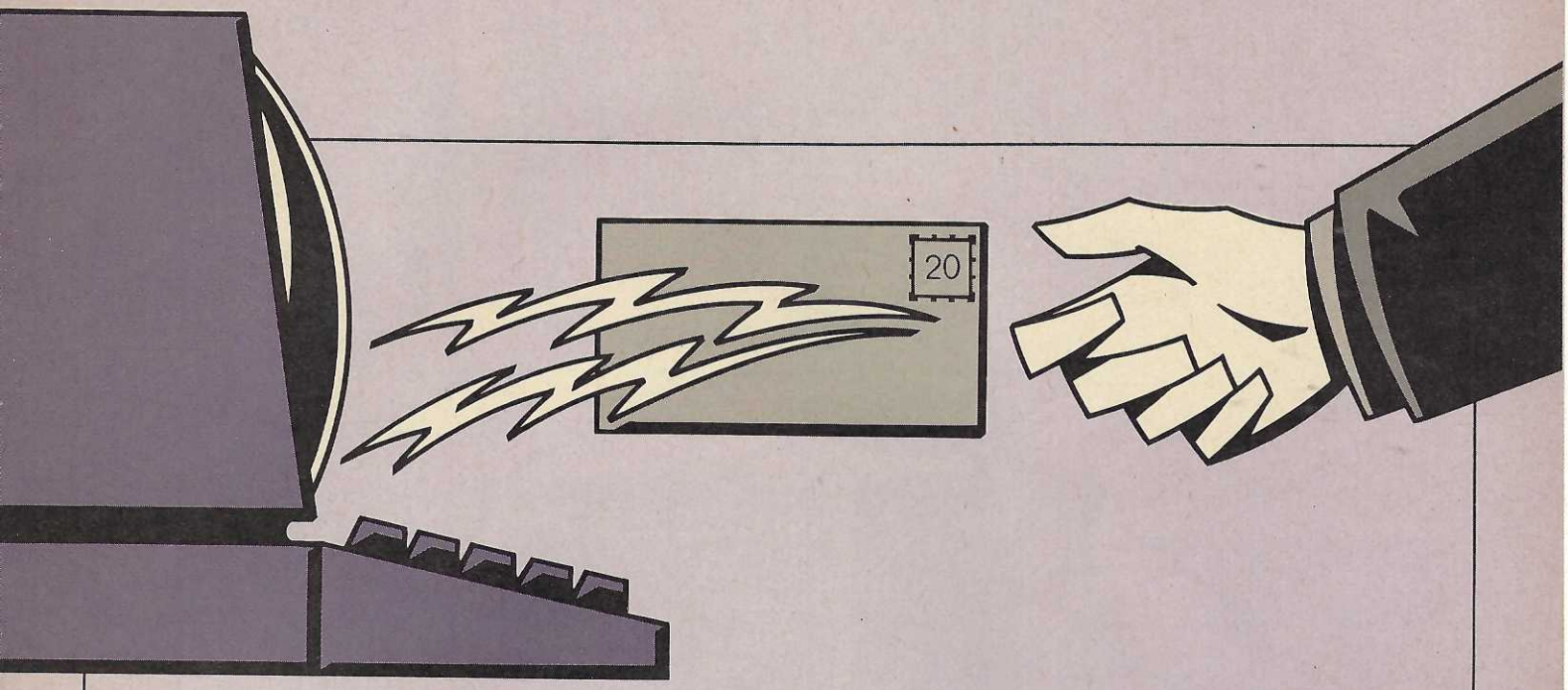
The online conferencing feature enables members who are simultaneously using their computers or terminals to have a "real-time" discussion on a topic of interest. Through the data library, the forum administrator and members can download software or type out large text files. Members also can submit software or text files to the data library.

Two other features, administrative bulletins and a member directory, are included in the forum. The bulletin feature allows the forum administrator to alert members of important news and updates. The membership directory allows members to post information about their specific interests and to review the interests of other members.

"Now a business can have its own private communications system on its private videotex system," says Root. Interchange offers a low-cost, easy-to-use method for electronically linking a business' valuable information resources to the users who need it most — the people who make decisions that will affect the use, sale or distribution of the business' products.

Interchange provides a simple means for a business to organize and access information in an electronic, interactive environment. The easy-to-follow menu pages allow users to quickly navigate through a centralized database to find the information they need.

Typical business applications of Interchange include price schedules, inventory availability, training programs, information on policies and procedures, newsletters, sales reports, job listings and executive status reports.



EASYPLEX REPLACES EMAIL

EasyPlex™, CompuServe's new electronic mail program that's easy for novice users and flexible to expert users, has replaced Email, the former electronic mail program for CompuServe users. To access it, type GO EASYPLEX from any prompt.

Features of EasyPlex include an online address book, an upload capability, a new line-numbered editor, optional operating modes and message management commands.

A HELP summary is included at all menu levels of EasyPlex. Users may also obtain a complete listing of all the HELP commands by typing DOC at the EasyPlex main menu.

Composing messages

By using the UPLOAD command, you can now compose mail on a microcomputer and transfer it into the body of an EasyPlex message. By responding to simple prompts, you can transfer your letter or file directly into the EasyPlex area in a single step.

If you compose messages in your online workspace, you now have the option of using a line-numbered editor or EDIT. The line-numbered editor, similar to the one used in online forums, enables you to keep track of lines you wish to edit by assigning them each a number. If you prefer to use EDIT, you may select item 6, the Set Options Menu, from the EasyPlex main menu and indicate that you want a non-line-numbered editor (EDIT).

Sending messages

EasyPlex users can send electronic mail to other CompuServe subscribers by name, rather than by User ID number. The online address book feature of EasyPlex allows you to maintain a record of the User ID numbers you frequently send mail. You can convert these numbers into names you specify. The Address Book Menu allows you to insert, change, delete or list the names in your address book.

If you begin your letter with a "To," "From" and "Subject" format, you will not be prompted for that information again when you send the message. The SEND command will automatically address the message for you.

Reading messages

Now you may choose the READ or RECEIVE commands for reading your mail. With the read command, you can view a range of messages in consecutive order, list specific messages or do both at the same time. Following each message, you'll get an Action Menu. You may reread the message, delete it, file it in your personal file area or store it to your mailbox. Through the RECEIVE command, you can receive your messages in the same way but not be prompted for action on any one. You will simply be asked whether you want to delete them or save them when you exit from EasyPlex.

By using the REPLY or FORWARD commands, you can act upon a message as soon as you've read it. The REPLY command lets you create a message and return it to the author of the message you've just read. The FORWARD command lets you add comments to a message you've just read and send it to others who should see it.

Choosing an operating mode

EasyPlex has three modes of operation: menu mode for beginners, prompt mode for intermediate users, and command mode for experienced users. All the functions of EasyPlex can be used in any of the modes. The only difference is the way the program appears on the screen.

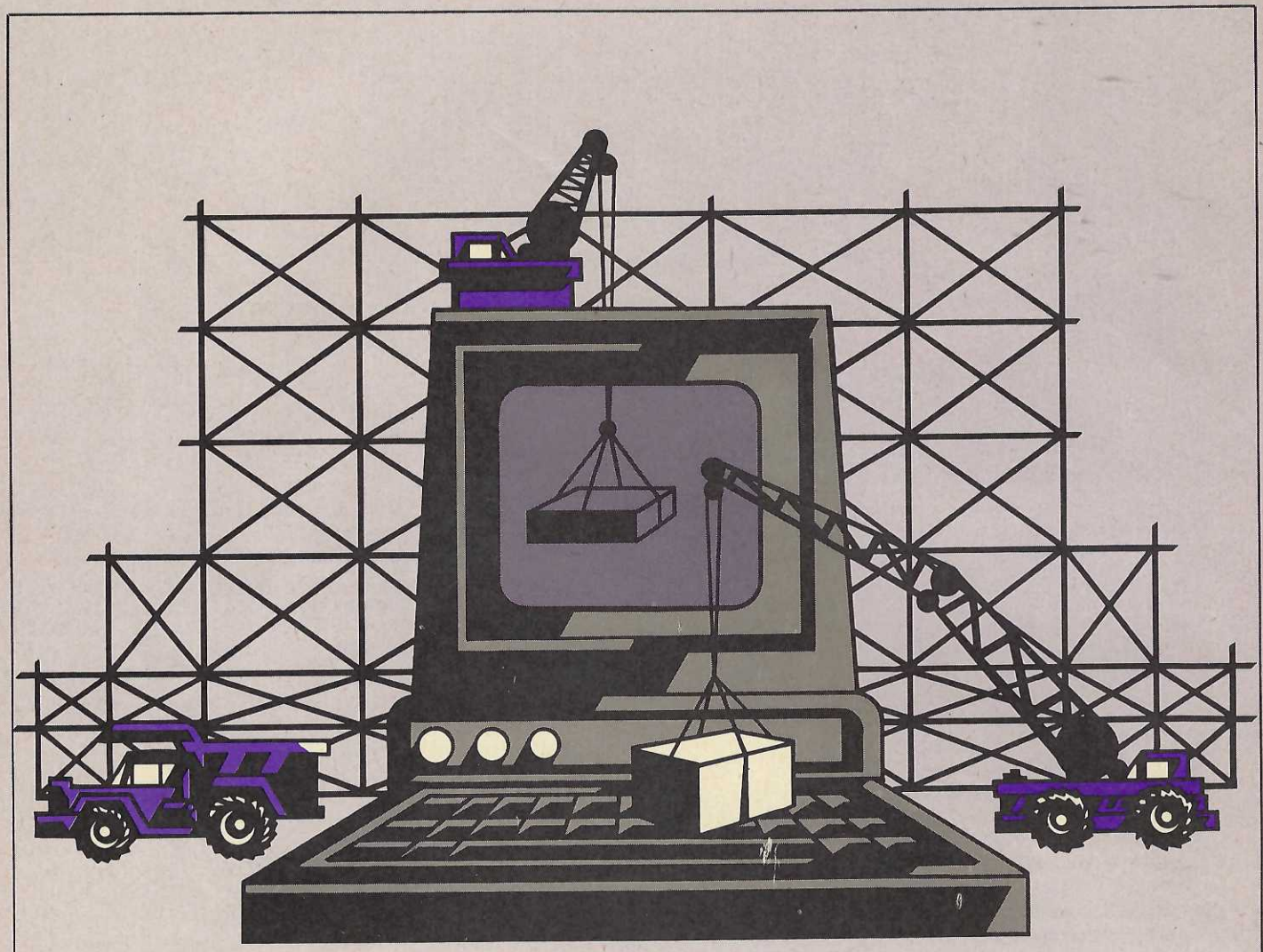
In the menu mode, a full menu is provided for every major EasyPlex function. You may choose the action you want and access help screens from any menu. The menu mode is the standard; it remains in effect until you change to another mode.

The prompt mode provides a key command summary with each prompt. More extensive help can be accessed if needed. The summary is a one-line prompt list of abbreviations for commonly-used commands in each area of EasyPlex.

The command mode allows an experienced user to respond to single-word prompts. Users do not have to wait for full menus or command summaries.

If you prefer to use one of these modes all the time, you can make a selection permanent through the "Set Options" choice on the EasyPlex main menu.

— Mary Mitchell



ELECTRONIC MALL EXPANDS OFFERINGS

The Electronic Mall has new departments, merchants and offerings, based on Feedback suggestions from CompuServe subscribers.

The Mall has merged the Software Shop and Micro Mart into The Personal Computer Store, the place for hardware and software items. MISCO, Marymac, Software Discounters and other merchants are in this new mall department.

The Newsstand is now the place to go for newspapers and magazines. There, you'll find merchants such as Ziff-Davis, CW Communications and USA Today.

Merchandise Mart is a new department integrating The Photo Booth and The General Store. American Express Shopping, 47th Street Photo, Kodak and Sears.

The On-Line Connection is a new department providing information about online services. Merchants in this area include E.F. Hutton, NewsNet, Harvard Business Review, Bank of America and Official Airline Guides.

Three new product categories have also been added. Leisure Center offers products for sports enthusiasts. The Specialty Boutique features items ranging from fashions to specialty food items. The Auto Shop, which includes Buick Motors, will serve CompuServe subscribers' automotive needs.

Your suggestions have a direct impact on Mall offerings. To leave a comment for the mall manager, select item 6 on the Electronic Mall menu. You can enter The Electronic Mall anywhere on CompuServe's Information Services by typing GO SHOP.

NEW PRODUCTS

Walt Disney World News in Discover Orlando

The electronic edition of the Walt Disney World News, the official publication of Walt Disney World and the Epcot Center, is now available in the Discover Orlando database.

In the electronic edition, subscribers will find information on special events, schedules, operating hours and ticket prices. GO ORLANDO

Futures Focus newsletter from Agri-Commodities

Futures Focus, a weekly newsletter for investors who trade commodities or futures contracts, is available to CompuServe subscribers. This online newsletter features trading recommendations, a market overview and tips on how to improve your trading performance.

Agri-Commodities is a leading agricultural and futures consultant to corporations and governments worldwide. Futures Focus combines Agri-Commodities' experience in trading and economic research to assist you with your trading and investment management. GO ACI

POW/MIA information in Veterans Services

The issue of U.S. Vietnam War personnel unaccounted for has been a priority for the Reagan administration. Now the most current information from the Department of Defense and the National League of Families of POW/MIAs is available to veterans and nonveterans in CompuServe's Military Veterans Services. GO VET

Forum addresses all aspects of instructional computing

The Association for the Development of Computer-based Instructional Systems has developed a forum for use by professionals in the field of computer-based education and training. ADCIS-Net will address all aspects of instructional computing, including elementary, secondary and higher education, business, industry and government training.

ADCIS-NET is open to anyone interested in computer-based instruction and training. To learn more about this forum, access the Home Services section, "Education," or type GO EDU-7 from any prompt in the Consumer Information Service.

Bullpen in Science Education Forum

The Bullpen, a new weekly feature of the Science Education Forum, enables students, teachers, professors and scientists to debate issues in science education every Wednesday at 10 p.m. EST. GO EDU-13

Disease Prevention details in AAMSI newsletter

A new feature of the AAMSI newsletter is the Disease Prevention Information file, a service of the Office of Disease Prevention and Health Promotion of the U.S. Department of Health and Human Services.

Through this cooperative arrangement, AAMSI and the ODPHP plan to make current information on health promotion and disease prevention more widely available. The information will be updated monthly. GO AAM-1

HealthNet Medical Database adds reference library

A comprehensive reference source for medical and health information is now available in the HealthNet Medical Database. Subscribers can now access an up-to-date library of information on symptoms, diseases, drugs, medical tests and procedures.

The menu-driven reference system allows access to almost any medical topic within seconds. More than 3,500 pages of medical information are available. Currently, there is no surcharge for this service.

HealthNet's Medical Database also includes a section for online newsletters, a health quiz and a feedback area. GO HNT

Tic-Tac-Toe game features Elvis trivia

SHOWBIZQUIZ™ has added a tic-tac-toe game featuring Elvis Presley trivia. The life and career of the king of rock 'n' roll is presented through a series of multiple choice questions. If you get a question right, you can place an X in the square of your choice. If you miss a question, the computer takes the space with an O. GO SBQ

COMPUTER-GENERATED GRINNING

Ever feel you are taking this business of personal computing a bit too seriously? CompuServe provides not one, but two all-humor databases, The Kansas City Scar's National Satirist and WitSIG.

An online excursion of Chortle Publications, The National Satirist is "the visible part of a company which provides humor services to comedians, company executives and other publications," according to Kansas City Scar staffer Thomas O'Brien. The National Satirist (GO KCS) is updated weekly, on average, with periodic replacement of the entire database.

The Satirist's regular features include "Buffoon-of-the-Month," on which readers may cast votes, short features satirizing everything from horse racing to computers, and "Quip Snips" — aphorisms, one-liners, and quick cuts by William Tammeus. Three times a year, the online humor magazine publishes parodies of "blockbuster" books, plays and films. "Doone: Buried," a recent feature, incorporates both the bestselling "Dune" and the equally famed comic strip "Doonesbury" as targets and inspiration.

The National Satirist's contributors include professional comedy writers, businessmen, and some writers who choose the seclusion of anonymity. William D. Tammeus, author of "Quip Snips," also writes "Starbeams," the longest running humor column in the U.S. John J. McBride belongs to Bob Hope's stable of writers. Others include accountants, unknowns and "entirely fictitious" people.

If you're more interested in writing humor than in reading it, though, there's a niche on CompuServe for you. The WitSIG, a forum almost as old as CompuServe's Information Service itself, strives to give every subscriber a place to unleash his secret self. And those secret selves remain fairly secret, unless one memorizes User ID numbers. An old WitSIG tradition leads members to use 'handles' — names other than their own.

The WitSIG boasts a regular "Sunday Brunch," where members can engage in dementia while more sober members of their communities sleep or visit churches.

In recent months, the WitSIG's list of featured message threads has included:

The WitSIG Adventure Game, "Cathouse of Banshi." No one knows where this ongoing parody of computer games will find itself next. There is no plan. As each contributor sees a message of interest, he or she is free to carry the adventure forward another step.

Naughas. What kind of creature provides the fabric naughahyde? Why Naughas, of course! For over two years, WitSIG members have detailed the elusive Naugha's mating, eating, reading and computing habits. "Naugha" is the single longest running message thread on the entire CompuServe network. According to WitSIG "LushOp" Lance, no end is in sight.

Forbidden Topics. What are the best shows on television — including the best that never existed? Want a recipe for unwanted pets? Can you come up with a truly torturous pun? All this and more is available on the WitSIG. Just enter GO HOM-12, and risk your sanity in a good cause.

Other online services provide a belly laugh or two, as well. The Literary SIG (page HOM-136) stores a number of humor files in its DL 8 "Anguished English" data library. Writers and Editors Forum (page PCS-117) hosts a regular Tuesday night "Open House" in Conference channels. But for the purist whimsy, put The National Satirist and WitSIG on your CompuServe agenda. Both are trips that make a long excursion worthwhile.

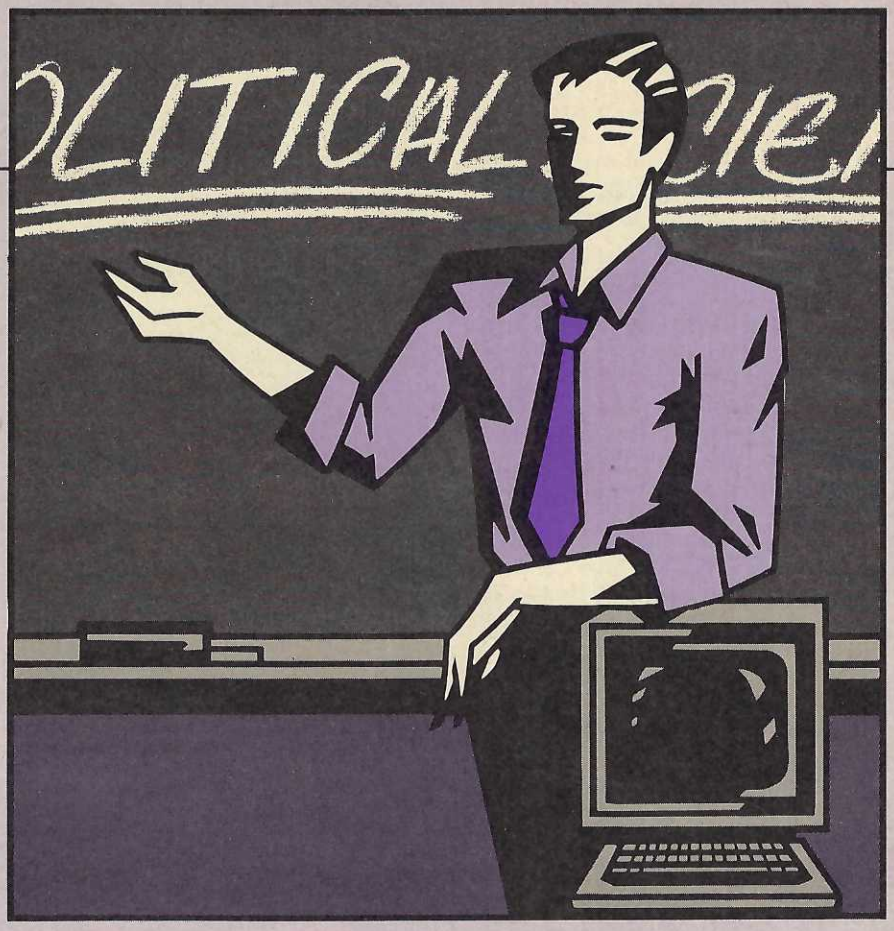
— *Alex Krislov*

UPDATE-D GIFT OF TIME

Online Today offers subscribers the chance to write a 200-word essay on how they use CompuServe's Information Services.

Your essay should be typed double-spaced. Send it to *Online Today*, CompuServe Incorporated, 5000 Arlington Centre Blvd., P.O. Box 20212, Columbus, OH 43220, or by an Email message to 70003,1661. Please include your full name, address and User ID number.

Should we use your column, you will receive 10 hours of standard service connect time (a $60 value) and a by-line.



American diplomat uses CompuServe

As an American diplomat who served 18 years in Africa and the Middle East, I have a long-time interest in worldwide information networks. As soon as I arrived home, I subscribed to CompuServe.

In the Telecommunications Forum, I found a user from the *Christian Science Monitor* who shared his software with me. By using this software, I created an interface between my lap computer and our office information system. This led the United States Information Agency to purchase a number of lap computers, now in use for everything from reporting for the Voice of America to equipping senior officers with a communications link so that they can respond quickly to crises from any point in the world.

For example, when I became head of the Elections Working Group, I learned that our embassies overseas had not yet received a schedule of primaries and caucuses that would permit American citizens abroad to register to vote. I accessed CompuServe and typed GO VOT. From that area, I downloaded a file on the election schedule, sent it by modem to my office, had it formatted to worldwide cable form and sent it to every U.S. Embassy abroad — all within hours. That information was posted at all embassies and consulates, enabling thousands of expatriate Americans to exercise their right to vote.

E. David Seal
Arlington, Va.

CompuServe in Political Science

After TGIF comes OHIM, which means "Oh hell, it's Monday." One morning I was about to begin my 8 a.m. course in world politics at Plymouth (N.H.) State College. A day or two before, a London policewoman had been shot from the window of the Libyan embassy, which was besieged by police.

Being an early riser, I had logged on to CompuServe at about 5 a.m. and downloaded text from the Associated Press news service into my DECmate II. An AP item from Cairo reported Egyptian reaction to this latest caper of Muammar Qaddafi's minions. President Mubarak had been working to improve relations with neighboring Libya. But now, AP reported, the Cairo papers — all government-controlled or known to follow official lines — were flogging Qaddafi for having embarrassed the Arab world with irresponsible behavior. A vivid case study of the complexity of Middle East politics.

To teach political science, theory has to be related to real-time events. Students must learn to apply text knowledge in actual practice. As the class talked about the London incident, I brought up the AP report and urged students to see whether, and how, it would be carried by the media we use here. It wasn't! And that called for more discussion later on.

This is just one example of the ways I've used CompuServe's news to raise students', as well as my own and my colleagues', interest in world events. Working in a rural area, I find both the AP and St. Louis Post-Dispatch news services valuable. For me, these services are the number one attraction of CompuServe.

Thomas O. Schlesinger
Plymouth, N.H.

CHANGING YOUR PASSWORD

The CompuServe Information Service urges its customers to change their password(s) at least once a month.

The password should be at least eight characters comprised of two unrelated words separated by a symbol, for example: HOUSE*MAGNET.

It never hurts to be safe, but almost always hurts to be sorry. By changing your password frequently, you eliminate the risk of someone else illegally using your account. Changing your password correctly — and often — means never having to say you're sorry.

ANSWERS FROM CUSTOMER SERVICE

Q: When I checked the Subscriber Directory I couldn't find my name! Why am I not listed?
A: Submissions to the Subscriber Directory are voluntary, and generally take one week to be entered online. Enter GO DIRECTORY at any prompt to find the Subscriber Directory.

Q: Now that I'm familiar with the CompuServe menu structure I'd like to use the GO command to save time. I can't seem to keep track of all the page numbers, though. Is there an easier way?
A: Enter GO INDEX at any prompt to search the index for a particular topic and page number. You may create a personal menu listing your favorite choices and their page numbers through the Terminal Parameter area (GO DEFALT).

Q: Why do I get a "Request Recorded" message?
A: When you request an area of the service that is on a different computer, you will receive the "Request Recorded" message during your transfer.

Q: Will I see my total connect time displayed when I disconnect from the service?
A: Not always. That display depends upon the telephone network you are accessing through. Your actual connect time can be reviewed by entering GO MON at any prompt. We recommend that you keep a log of your connect time charges.

Q: Where may I get a description of the various games offered online?
A: Enter GO GAM at any prompt to see the Games and Entertainment menu. Also, a Games Guide is available through our product ordering area.

— Darlene Davis, Debra Durkin, Mary Conway

DOWN TO THE DUNGEONS

Imagine yourself as an adventurer traveling into the mysterious *Dungeons of Kesmai*. With the 80 coins in your sack, you purchase leather armor, a sword, a shield, a shortbow and some healing potion from Eldar's shop.

As you journey down the steps into the dungeons, you notice two skeletons heading toward you. With the shortbow, you tackle one of the skeletons. Bones shatter as you fell the other with your sword.

On the floor near the skeletons, you find some potion, two swords and a pile of gold coins. You plan on gathering up the items and selling them to Eldar. Oh, no. You must have made too much noise; four more skeletons are here to seek revenge for the two you killed. You've been hit. Time to use your shortbow on the run. You aim and hit two skeletons, but you've used 17 of 22 hits. One more strike and you'll die. At last, you're at the exit.

You make it back alive and reach Eldar's shop. There, you decide to sell him the swords. You ask him to identify the potion before you sell it. It could be a potion of strength or even lordly might. Only water. Oh, well. Ten gold pieces is a small price to pay to prevent drinking a poison.

You've just returned from the *Dungeons of Kesmai*, a fantasy game available on CompuServe's Consumer Information Service. Written by Kesmai Corp., this fantasy game supplies you, the adventurer, with five levels of mazes and plenty of monsters. You won't find any friendly monsters in the dungeons — except Eldar, the shopkeeper and guardian of the entrance. Maybe next time you'll seek and destroy the dragon of the dungeon in his lair on the bottom level.

Although *Dungeons of Kesmai* has been on CompuServe for some time, playing it will prepare you for a new role-playing game from Kesmai Corp., *The Island of Kesmai*. In this game, you'll find more character classes and a larger dungeon to explore. *The Island of Kesmai* also includes a mystical town, complete with shopkeepers and beggars. Don't try any magic in town, though; you might find that the sheriff is an expert bowman.

You can explore the dungeons by typing GO GAM-46 from any prompt.

— Ken Stoll

PRINTEK 930

Provides Word-Processing Printing at High Speed

Printek Inc.
1517 Townline Rd.
Benton Harbor, MI 49022
616/925-3200 or 800/368-4636

Computers: Any with serial or parallel printer output.
Operating System: None.
Media: None.
Required Peripherals: None.
Other Requirements: None.
Optional Items: Printek can supply several optional add-ons including alternate character fonts, buffer expansion from 768 characters to 6K or 14K, downloadable fonts, and single-bin or dual-bin sheet feeders.
System used for test: 640K Compaq Portable Computer. Printer interfaced and tested with the Compaq standard parallel printer port (LPT1:), the parallel port of an STB System's RIO Plus II multifunction card (LPT2:), and serial ports provided by an IBM Asynchronous Communications Adapter (COM1:) and STB System's RIO PLUS II (both COM1: and COM2:).
List Prices: $1,995; optional user-installable type fonts cost $99 each except for OCR-A and OCR-B at $49 each.

Reviewed by Ernest E. Mau

Needing a high-speed printer for large volumes of paperwork while also needing high-quality print for special projects puts a user between a rock and a hard place. There's always a tradeoff in affordable printers — either speed is sacrificed or quality is compromised. Generally, lower prices mean greater compromises.

The Printek 930 certainly isn't the least expensive dot-matrix printer available. Nevertheless, it does an admirable job of providing both high-speed draft printing at 200 characters per second and near-letter-quality printing that Printek calls "Executive Quality" at 80 cps.

With its 18-wire printhead and a good ribbon cartridge, draft quality should be adequate for most in-house uses like memos and program listings. I wouldn't send such printouts to my clients or publishers, however. On the other hand, Executive Quality requires close examination to see that it's from a dot-matrix printer. It should suffice for all but the most demanding jobs (e.g., carbon-ribbon originals).

This full-featured printer has a graphics mode that will print 4,608 dots per second in its standard configuration. It can give densities up to 144 by 144 dots per inch. The graphics mode is compatible with ANSI X3.64, but not with software designed for the ever-popular Graftrax feature of Epson printers.

The Printek 930 has four standard text-character spacings, namely 10, 12, 13.3 and 16.7 characters per inch (pitch) and double-wide printing at half those counts. What the manual didn't say was that only 10 and 12 pitch can be used with Executive Quality. When I tried 13.3 and 16.7 pitch in Executive Quality, the printer automatically reverted to 10 pitch. I'd prefer to have had it keep the character spacing and switch to draft quality for such a conflict.

Seven built-in languages provide characters used in the United States (USASCII), United Kingdom, West Germany, France, Sweden/Finland, Norway, Denmark and Holland.

Built-in proportional spacing can be toggled on and off. While that eliminates the need for proportional-spacing drivers in computer software, such spacing works only for Executive Quality, not for draft quality. Tests using WordStar without proportional-spacing software modifications looked great.

As options, up to three alternatives to the standard Pica 10 typeface can be installed by the user.

The printer is easily installed and comes with both RS-232 serial and Centronics-compatible parallel interface ports. For parallel interfacing to a machine like my Compaq or an IBM PC, it's little more than a plug-in-and-go procedure.

Thirty-four "pencil switches" under the hinged cover control interfacing and default operating parameters. These switches select parallel or serial input, data rates from 300 to 9600 baud for the serial port, parity, busy-line polarity, and ETX/ACK or XON/XOFF handshaking control. They also control the default pitch, proportional spacing, six or eight lines per inch, language, font and print quality.

Operating parameters, also are controllable from the computer, using Diablo-compatible escape sequences. The Printek 930 works well with a program like WordStar set up for a Diablo 1610/1620. Printek printers aren't on the setup menus of many commercial software packages, so Diablo compatibility is important. With this "standard" command structure, most text-oriented programs should work without special printer patching.

Five front-panel pushbuttons start and stop printing, force page or line feeds, set top of form, and switch between draft and Executive Quality.

Paper feeding is flexible. A forms tractor is built in for continuous paper, but so is a friction platen (roller) for single sheets. Continuous and single-sheet paper may be loaded from the top, using the platen. Continuous forms also may be fed from the bottom, bypassing the platen and using just the tractor. Even better, bottom feeding can be through a slot in a printer stand into an opening on the bottom of the printer or from the front or rear. Center, front or back loading is determined by a deflector plate that can be removed or repositioned with four screws. The advantage to bottom feeding is that the power cord and interface cable don't interfere with the paper.

This unit ran quieter than most other high-speed printers I've tried. The exception was a boldfaced, double struck, Executive Quality printout, that bounced the printer around noisily. Otherwise, its noise wasn't overpowering.

My only objection is the plastic cover and the clear plastic window that pivots off it. The plastic-to-plastic pivots didn't mate properly. In fact, I damaged the window's hinge pin trying to fit it into the too-tight slot provided.

Overall, this is a good printer with plenty of features. It's clearly built for performance and reliability.

Circle 7 on the Reader Service card or GO EBB.

Ernest E. Mau, a full-time free-lance writer and *Online Today* reviews editor is based in Aurora, Colo., and is the author of several books and nearly 200 articles on microcomputer products and applications.

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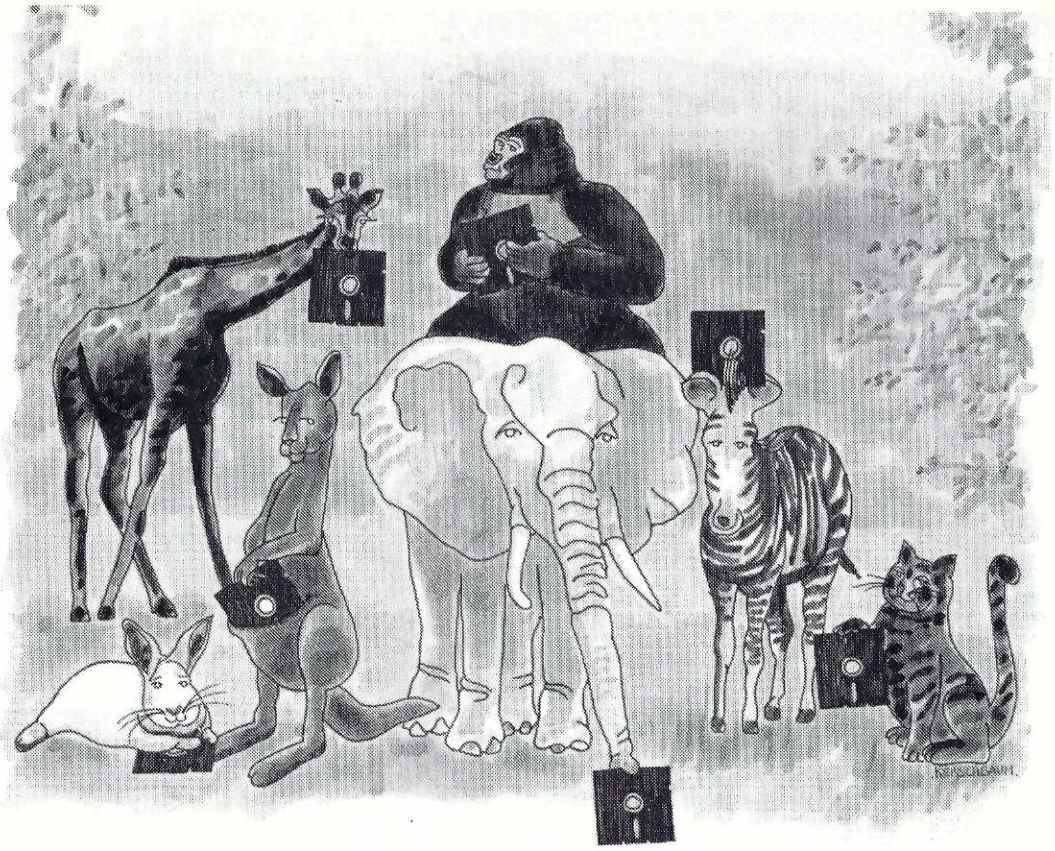

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8" SSSD Shugart Compatible, 32 Hard Sector	———	———	F31A-P	1.79	———	———	———	———
8" SSDD IBM Compatible (128 B/S, 26 Sectors)	———	———	F13I-P	1.89	———	———	8SSDD-P	2.39
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5¼" SSSD Soft Sector w/Hub Ring	6431-P	1.14	M11A-P	1.19	———	———	———	———
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5¼" SSDD Soft Sector w/Hub Ring	6481-P	1.29	M13A-P	1.34	54974-P	1.44	5SSDD-RH-P	1.64
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28820-P	1.59
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———	———
———	———
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———	———
———	———
———	———
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———	———
———	———
51401-P	1.59
———	———
52402-P	1.99
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52401-P	2.19
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———	———
F2D-S1024-P	2.89
———	———
———	———
———	———
M1D-S-P	1.59
———	———
———	———
———	———
M2D-S-P	2.19
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———	———
FD2D-1024-P	2.89
———	———
———	———
———	———
MD1D-P	1.59
———	———
———	———
———	———
MD2D-P	2.19
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MD2D-96TPI-P	2.99
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———	———
———	———
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———	———
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Operating System: PC-DOS 2.0.
Media: Requires a hard disk and at least one floppy drive.
Required Peripherals: None.
Other Requirements: Minimum 128K to 192K RAM; system is not useful without supported applications programs (see text for list).
Optional Items: Printer.
System used for test: IBM PC, DOS 2.0, 10MB hard disk, Epson RX-80 printer.
List Price: $395

Reviewed by Harry Green

It seems that "integration" is the software buzzword of the last half of this decade. Several new programs integrate word processing, database management, spreadsheets, graphics and communications into single packages claiming to be more efficient than individual programs.

But what of people who already have a substantial software investment and don't want to spend the time to learn a new system? ModTech offers the Integrator to address that market. This program integrates several popular programs: dBase II, Lotus 1-2-3, MultiMate Multiplan, pfs:file, pfs:graph, SuperCalc 2, VisiCalc, WordPerfect and WordStar. Besides those programs, ModTech offers an optional package of four "tools": a scratch pad, calculator, calendar and file cabinet. These programs and tools are intended to convert the PC to a stand-alone workstation.

The first step in using the program is to create a separate hard disk directory and copy Integrator into it. Next, an installation program is run, during which you select the tools and programs you want. The installation is straightforward, and almost foolproof if you follow the excellent directions in the manual. Integrator automatically creates and names subdirectories for the selected programs.

For this review, WordStar, dBase II, Lotus 1-2-3 and all four tools were used. When Integrator is started, its menu lists the installed programs.

Selecting a program takes you to a file manager (FM) menu. Separate FMs are established for all programs but not for the tools. An FM lists all files in that program's subdirectory. In addition to the 8-character filename, a 35-character file description space is provided, which is a boon to those who can't remember what a file contains. If the description isn't enough, a function key command displays the first 19 lines of a file. DOS commands such as COPY, RENAME and DELETE also can be invoked from the menu.

Perhaps the most powerful FM function is file routing, which lets you transfer files between programs and to the file cabinet. Suppose, for example, you've created a spreadsheet and want to move its contents to the word processor. The router interacts with the spreadsheet, converts the file to the right format, transfers it to the word processor, and automatically loads the word processing program.

In routing from the word processor to the spreadsheet or database, it's necessary to strip the text and leave only tabular data. Integrator processes the file through an interactive filter, which displays the text in a window. The portion to be extracted is marked with the cursor and routed to the destination program. The file router instructions are straightforward, and the menu-driven operation is easy to follow.

The usefulness of Integrator tools depends on your personal needs and style. The scratch pad provides a blank screen for entering notes, which may be routed to the word processor, printed or sequentially saved. The calculator provides ordinary arithmetic computational space and operates much like a tape calculator with 10 storage registers. The calculator also may be placed in a programmable mode for entering formulas and complex calculations. The "tape" may be routed to the scratch pad for storage or saved in the word processor.

The calendar provides the flexibility of a paper desk calendar with several electronic enhancements. Appointments may be noted in quarter-hour increments with comments and reminders in a supplementary space. Blocks of time can be set aside for meetings and planned absences. You can search backward and forward to past and future scheduled events. An alarm can be set to go off a few minutes ahead of an appointment; when the alarm sounds, the keyboard freezes and the appointment is written on the screen. Reminders of key deadlines may be programmed to appear when the calendar is accessed. Like the other tools, the calendar can be learned with a few minutes of practice.

The file cabinet is the most useful tool. Files may be routed from any program to the "cabinet" for storing, archiving or future searching. When files are stored, a record is created that lists filename and date. You can manually enter the originator's name, a description of the contents and key words for future reference. File searches can be made by inclusive dates, name or keyword. The file cabinet also places archive files on a floppy disk. Disks are numbered by the program, manually labeled, and then set aside for future access. This provides an effective way to organize backup files.

Many Integrator concepts are excellent and will be useful to some PC users. It is well documented, and none of its functions are difficult to learn or apply. However, the program suffers from several drawbacks that should be considered.

The primary drawback is the limited range of supported programs. Although those supported are currently popular, several programs are aged as software goes and are slipping down the popularity list. ModTech soon will release Integrator II, which may be used to install other programs in Integrator. Since this was not provided, I cannot comment on its effectiveness, and ModTech was not prepared to state its price. Unless ModTech expands its base of supported programs, there is a high risk of obsolescence with Integrator.

The second drawback is the lack of communications capability. This may be correctable with Integrator II, but Integrator now is a stand-alone workstation only. Communication is the essence of the automated office, and it's difficult to see how integrated software can succeed without communications. If you exit the program to use communications software, timed reminders

from the calendar are lost. Furthermore, one advertised advantage of the electronic calendar in the automated office is the ability to scan calendars remotely to clear mutually acceptable appointments. This is not possible with Integrator.

The third drawback is speed. I made repeated timed tests of program accesses and found that Integrator takes from two to more than three times as long as accessing them directly. For example, accessing Lotus 1-2-3 through Integrator takes 35 seconds; direct access takes only 10.

Other integrated software packages such as Symphony and Framework use windows and overlays to overcome speed limitations. Of course, these require considerably more memory, but the speed is more closely attuned to the needs of an office worker. I find that Integrator impedes rather than speeds my work, but I do few data transfers between programs, so I cannot make good use of one of its most valuable functions.

The key question is whether Integrator advantages are worth the cost, the risk of obsolescence, slower access, and the use of about 2 megabytes of disk space. If you frequently transfer files between programs, Integrator may be valuable. It has file management capabilities that are so good they should be included in DOS. However, many people may find that its drawbacks outweigh its advantages.

Circle 9 on the Reader Service card or GO EBB.

Harry Green is a free-lance writer from Portland, Oregon. He writes about telecommunications, office automation, and personal computer-related topics.

SERIES ONE PLUS

"Integrated" PC Software

Executec Corp.
12200 Park Central Dr.
Dallas, TX 75251
214/239-8080

Computers: IBM PC-XT and compatibles.
Operating System: PC-DOS or MS-DOS 2.0 or higher.
Media: Two double-sided diskette drives or one diskette drive and a hard disk.
Required Peripherals: Printer.
Other Requirements: 192K RAM minimum.
Optional Items: Hard disk.
System used for test: IBM PC, 256K RAM, two double-sided drives, Okidata 84 printer.
List Price: $495

Reviewed by William J. Lynott

Many of us who were introduced to personal computers in the Stone Age of several years past were easily mesmerized by the awesome wonders of the then popular off-the-shelf software: word processors to manipulate text in almost mystical fashion; spreadsheets to boggle the mind with mathematical shenanigans; database managers to store and recall information in almost any desired form.

But almost from the beginning, the obvious challenge of integrating these functions into a single synergistic package tempted adventurous programmers. And integrate they did.

Now, there are at least a half dozen integrated packages from major companies on the market, with more popping up on a regular basis. Naturally, some have met with considerably more success than others.

Lotus' 1-2-3™ quickly established itself as the leader in the genre, and has since become the best selling program of all time. It is only natural, then, that other contenders will be compared with the champion when review time rolls around.

Series One Plus™ comes complete with programs for word processing, database management and spreadsheets. It's evident from the beginning, though, that the graceful integration of these functions, so evident in 1-2-3, just isn't there in Series One Plus.

That is not to say that Series One Plus doesn't have its strong points. The documentation is first-class. Two separate manuals, a training guide and a reference guide, are beautifully printed and organized. Together, they provide all the help you'll need to put the programs through their paces.

And I regard its database management capabilities as far superior to those of 1-2-3. Not a surprise when you consider the different approaches taken by the authors of these two programs.

The central core of 1-2-3 is its spreadsheet. Since the package is designed around its spreadsheet function, the spreadsheet capabilities are among the most powerful and flexible on the market. Series One Plus, on the other hand, is anchored around its database manager, making it particularly strong in that area. The database function, called Execu/FILE™, actually is made up of three different programs, each occupying its own separate disk. Each of these three database programs is strong enough to stand on its own, and each is offered as a separate selection from the main menu.

To set up a new file, you begin with the Records Definition program. Defining a new file, while somewhat complex, is made easy enough through excellent documentation. The other two programs are Records Management and Records Reorganize. Together, they constitute a non-relational database manager as good as any offered in an integrated program.

Unfortunately, the balance of the Series One Plus package falls far short of its database function. In all, the program comes on seven disks, making for a frustrating amount of disk swapping. Moving back and forth among the program's functions is an awkward process that simply doesn't measure up to the ease and simplicity of most other integrated packages.

To enter the spreadsheet mode, for example, you must begin by loading the program's master disk called Execu/BUS™. After typing the filename BUS, the system prompts for both a user ID and a password (a utility program allows you to delete this feature). Next, you are greeted by the main menu, which uses inverse video to highlight your selection. Choosing the spreadsheet, called Execu/MODEL™, will bring you only an error message. The program has been designed so that you have to remove the master disk and insert the proper program disk *before* you make your menu choice.

Once in the spreadsheet function, you will find that it does indeed offer most standard calculation features found in the current crop of integrated programs, but it also has more than its share of quirks. Instead of using the IBM's PgUp and PgDn keys for moving the screen up and down within a worksheet, two special function keys have been programmed for this purpose. But the one labeled as "up" in the documentation moves you down in the worksheet and — you guessed it — the "down" key moves you up. This sort of thing is something you could learn to

live with, of course, but some of the other shortcomings are more annoying. Unlike 1-2-3, long labels do not spill over for display in adjacent columns, and the formula residing in the current cell is not automatically displayed on the screen.

And the basic Series One Plus package does not include spreadsheet graphics. This must be purchased separately in a program called Execu/PLOT™.

Execu/WRITER™, the word processing and report generating function in Series One Plus, is little more than a basic program for the most simple text processing needs.

Today, any full-featured word processor is expected to have enough on-screen formatting that the user will be able to preview the final appearance of the document. Not so with Execu/WRITER. It does have all the basic functions, such as add and delete, block copy and move, search and replace, and automatic word wrap. However, the use of some functions requires learning a set of commands that must be preceded by the @ sign. For example, to center a line, you must begin the line with @CENTER. Although this will result in a centered line when the document is printed, centering will not be displayed on the screen.

If your word processing needs are limited to relatively simple documents and memos, Execu/WRITER should be able to do the job.

Using the Series One Plus package makes it evident that "integrated" does not mean the same thing to all software producers. Series One Plus actually is a series of five separate programs linked together through a common menu program. Moving about from one function to another, such as using data from the spreadsheet as part of a report written on the word processor, requires about as many disk changes as would be needed with nonintegrated packages.

While Series One Plus does indeed function as an integrated package in the sense that data may be moved back and forth among the separate programs, it does not offer the smooth and easy operation that today's competition will demand.

Circle 10 on the Reader Service card or GO EBB.

William J. Lynott is president of W.J. Lynott Associates, management consultants specializing in personal computer applications for small business. He is also publisher of *SERVICE DEALER'S NEWSLETTER*. CompuServe PPN 70007,420.

SIDEKICK

Great Companion for your Computer

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System used for test: 320K IBM PC with color monitor, two double-sided double-density diskette drives, letter-quality printer, Hayes Smartmodem.
List Prices: $49.95 (copy protected); $79.95 (unprotected)

Reviewed by Robert Moskowitz

Everyone using a computer five to 10 hours a day looks for ways to put more paper and pencil work, more routines and data retrieval, more record-keeping onto the computer. However, most computers do just one thing at a time, so bringing up a new program requires shutting down whatever else is in progress.

Eventually, we all will have "multi-tasking" systems that run several applications at one time. Until then, Sidekick is a big step in the right direction. It provides built-in functions you need most, and makes them instantly available no matter what else your computer is doing, with a few exceptions.

All you do is add the SK.COM file to your boot disk and put "SK" into your AUTOEXEC.BAT file. From then on, Sidekick is available whenever you press CONTROL-ALT or press both shift keys simultaneously. You don't even need the SK.COM file once the program is in memory. However, Sidekick creates three data files that must be available when called: appointments, a telephone directory or mini-database, and a note pad. You also can keep a special file on any available disk to provide on-line help.

When activated, Sidekick interrupts your program (unless it's accessing a disk) and displays its main menu. There are eight options: Help, Note Pad, Calculator, Calendar, Dialer, ASCII-Table and Sidekick Setup, plus "Esc" to exit. You choose one either by positioning the cursor and pressing ENTER or by pressing a function key. Each function appears in its own window. Hitting ESC brings you back to what you were doing before.

Note Pad is a small-file word processor modeled after WordStar commands, modifiable to whatever keystrokes you wish. You can set this file to write the date and time from your system clock when called. Note Pad can capture any data your applications display on the screen.

Calculator is like hand-held models, with six-key memory and built-in hex or decimal capability. When active, Sidekick automatically turns your numeric keypad on for convenience.

Calendar gets the date from the system clock and displays the current month with the current date highlighted. Up and down arrows go forward or backward a year at a time. Left and right arrows jump one month at a time. You also can type the date you want. Hit ENTER to see the appointment book for the date displayed. You get a 26-character line for each half hour from 8 a.m. to 8:30 p.m. However, you cannot edit an entry or move an entry to a different date or time. To make any change, you must retype one or more lines. You also can print appointments for any date or dates.

Dialer allows using the Note Pad or any word-processor to create a file of phone numbers or other information. You can quickly search for any combination of letters, numbers or both. A special "ID" field is allowed. The search is extremely fast. If you have an ASCII-controlled modem, Dialer will dial a number for you, either from the directory or from any program you may be using!

ASCII-Table is intended to help programmers. It accurately displays screen symbols for every ASCII code from 0 to 255, including the "happy faces" and musical notes that are not usually represented accurately in printed tables.

Setup allows you to specify filenames and paths for your three data files. You can move each function window anywhere you like on the display and lock them in place. The Note Pad window can even be made larger or smaller to suit your taste. You can also use a separate Install program to select the colors for every Sidekick window.

With Sidekick active, holding down the ALT key for a second or so brings up the Main Menu again, and allows you to overlay new windows on top of others. You can bring any one of them to the top by recalling it from the menu. Also, you can jump back to your application program and leave all the windows in place by hitting CONTROL-ALT or both shift keys a second time.

Sidekick is simple, useful, unobtrusive and a good companion for simple jobs of note-taking, calculating, calendar keeping and so forth.

But Sidekick is not perfect. It sometimes conflicts with other programs resident in memory, particularly Keyswap and File Command. I have not noticed any conflicts with Prokey.

What's good about Sidekick is that useful functions are instantly available. You can quickly take notes, find a telephone number, log an appointment or check your schedule. It's fast, reliable and fun. Compared to some software that offers each function for $20 to $50 apiece, Sidekick is a tremendous bargain.

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BRAINSTORMER

Uses a Novel Approach for Problem Solving

Soft Path Systems
% Cheshire House
105 N. Adams
Eugene, OR 97402
503/342-3439

Computers: Versions available for TRS-80 Models III and IV and for CP/M-based systems including Apple II (with CP/M card), Osborne I and Kaypro II.
Operating Systems: TRS-DOS/NEW-DOS and CP/M.
Media: One disk drive required; two drives are recommended (5¼-inch single-sided or single-density distribution diskettes only).
Required Peripherals: 80-column monochrome or color video display.
Other Requirements: Minimum 48K RAM for most computers (minimum 56K installed CP/M for Apple II); MBASIC (Microsoft BASIC) is required.
Optional Items: Printer and additional disk drives; older Apple II systems benefit from a lowercase adapter or keyboard enhancer.
System used for test: 64K Apple II Plus equipped with ALS Z-Card (Z-80A microprocessor), Videx Videoterm 80-column display, Videx Enhancer II keyboard modification, and Epson MX-80 printer interfaced through a Practical Peripherals' Microbuffer II; running 56K CP/M 2.20B and Microsoft MBASIC 5.2 (BASIC-80).
List Prices: $60 for single-machine license; $100 for a concurrent group license (two to 10 machines).

Reviewed by Ernest E. Mau

BRAINSTORMER claims to be "a powerful software tool for generating potential solutions to complex problems." Based on something called the "Morphological Box," the program assumes that "creative solutions come from new ways of looking at things." If properly constructed by a user with no preconceived notions about the solution and capable of developing a framework of parameters, the box theoretically contains all potential solutions to a problem.

In other words, given a large enough selection of facts bearing on a particular problem, a random selection of those facts can yield a solution.

BRAINSTORMER starts with an "interest" or problem. It sets up a collection of "themes" as major categories or topics bearing on the interest. Each theme is assigned a collection of "variations" or particular facts. For example, an interest in transportation might have propulsion methods as one theme, in turn having a dozen or more variations such as wheels or treads.

The number of combinations possible by selecting one variation for every active theme is the number of potential solutions. BRAINSTORMER performs a "probe" for a solution by making a random selection of variations and displaying the combined result. The screen then can be discarded, annotated, stored to disk, or printed on paper.

There's no guarantee that any one or any hundred screens will have a practical solution. In an example provided for alternative transportation, 4800 combinations are possible from preprogrammed themes and variations. But one might be a nuclear powered bed operating underwater, propelled by treaded tracks, and guided by a road or street. Others can be equally as ridiculous, and the user must probe again and again while seeking a workable solution.

Much depends on the user's ability to define the problem, its themes and its variations, plus the ability to restrict probes to applicable variations. That can affect the number of potential solutions and, perhaps, keep the worst from being encountered.

The program itself works well. Written in BASIC, it probes at an acceptable speed and reports quickly. It has facilities for entering new interests, themes and variations. It can save them to disk, manipulate portions in and out of new interests, restrict probes, weight probabilities of occurrence of a variation, and so on.

The manual was written for TRS-DOS/NEW-DOS versions, and doesn't always coincide with CP/M operations, but a sheet at the back of the book summarizes differences.

My difficulty is identifying a practical application. Soft Path Systems must have the same difficulty because their fourth demonstration is an exercise in using the program to find a problem to solve (it didn't help me).

I suppose some people may find applications. For example, a sci-fi writer might set up a system to generate characters for new stories. Working from variations of size, shape, skin type, environment, ferocity, diet, and so on, random probes could generate some colorful aliens. Personally, I see BRAINSTORMER as an interesting novelty but not a tool I'm likely to use.

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DATABASICS:
Your Guide to Online Business Information

By Doran Howitt and Marvin I. Weinberger
Garland Publishing Inc., 1984
614 pages; $16.95 (softcover)
Reviewed by William J. Lynott

Until recently, "database" was a rather obscure term to most of us. We knew that it had something to do with computers and how they are capable of storing vast amounts of information, but pressed for details, most people would have found it difficult to discuss the subject.

Not anymore.

Now that the personal computer has made it possible for anyone to hook into hundreds of commercial databases with relatively little equipment and at a reasonable cost, "database" is gradually emerging as a familiar term to residents of the Information Age.

The trouble is that using databases takes some learning. And the average person still doesn't have even a remote idea of the huge number of databases that can be accessed, or the staggering amount of information they hold.

Databasics contains everything that is needed to help its readers get over that hurdle. But I should warn you: This book is habit forming. As a reviewer, I had intended to spend only enough time with it to give it a fair evaluation, but I found myself absorbed by its exhaustively researched material and thoroughly readable style.

Databasics is divided into five logical parts. The first explains what databases are, how they originated, and how business persons and professionals can use them in their work. The authors have done a superb job in making this potentially dull subject both entertaining and informative.

Parts 2 and 3 review some of the larger and better known databases. The authors wisely chose to focus in on only about a hundred of the 2,000 or so now on the market. This approach has allowed them to provide a clear idea of the range of information available, along with meaningful specifics concerning a number of different vendors and how their services work.

Part 4 and the appendices provide a good rundown of the various items of hardware and software used to establish online communications. As is the

THE JOY OF COMPUTER COMMUNICATION

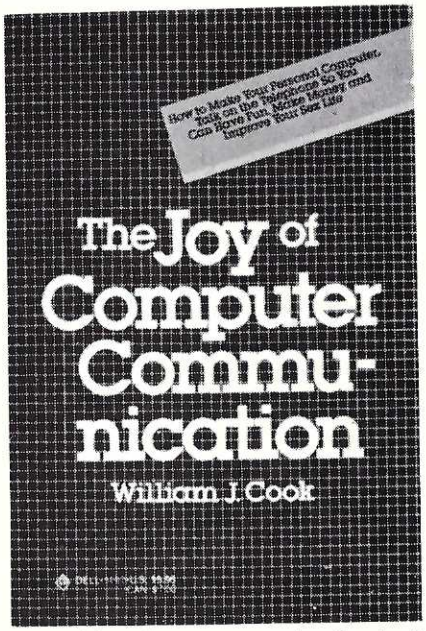
By William J. Cook
Dell Publishing Co., 1984
182 pages; $5.95 (softcover)
Reviewed by Charles Bowen

In computer literature, writers seem to be branching out from the purely technical into more of the social implications of computing. This is particularly so in computer communications, where we're finding that good online talk is more than stop bits and modems — it's also the quality of the conversation.

William J. Cook's *The Joy of Computer Communication* is launched from a traditional starting point. He gives us an overview of the technical side of things — how modems work, how data is transferred, and a quick look at the major information services, like CompuServe, The Source and Dow Jones News/Retrieval.

However, *Joy* has at least two things going for it that put it several cuts above the standard fare of the computer genre.

First is style. Cook, a journalist with *Newsweek* magazine, has given us a conversational, story-filled book that reads as well in the easy chair as at the workbench. It speaks eloquently to the



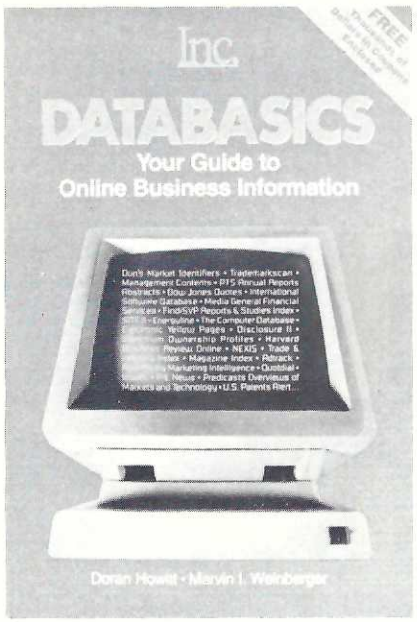
proposition that computer books don't have to be as tedious as textbooks or as dry as electronics catalogs. In fact, *Joy* has prompted me to make a resolution: I will no longer accept the notion that a technical topic is an excuse for poor writing. Cook disproves that argument beautifully.

But more important, *The Joy of Computer Communication* has a mission and a message: Cook is here to tell us that telecomputing is fun, the same way parties, flea markets, county fairs and penpals can be fun. It's hard to imagine now, but that was a pretty radical suggestion a few years ago. It's amazing how many ways we came up with to explain our electronic habits short of saying simply: It's a gas.

Joy tells us what we should have accepted a long time ago: Recreation is a legitimate reason for going online. And to help us, Cook shares ideas for enriching our online lives. Of course, he also has ideas for using electronic services for business and educational purposes, but even with them, his position is the same — they should be enjoyable.

Cook has paced off a very large tract to cover, indeed — the range of online utilities from information services to computer bulletin boards — and all in less than 200 pages. That has left room for criticism that the book's treatment of some areas is sketchy. BBS enthusiasts might cringe, for instance, that the book's primary coverage of their corner of the world is less than 20 pages.

Cook also will run into the curse that's on all computer writers — that cold, hard print can't keep up with the changes in the fluid electronic media. Nonetheless, the approach of *Joy* has more than balanced any problems the book might have with timeliness. Cook's stories and ideas are evergreen. It has made his first-rate book a welcome addition to my library and one I would gladly recommend to newcomers.



case throughout the book, the authors have diligently researched their work and provided a wealth of specific information concerning technical specifications and addresses of suppliers.

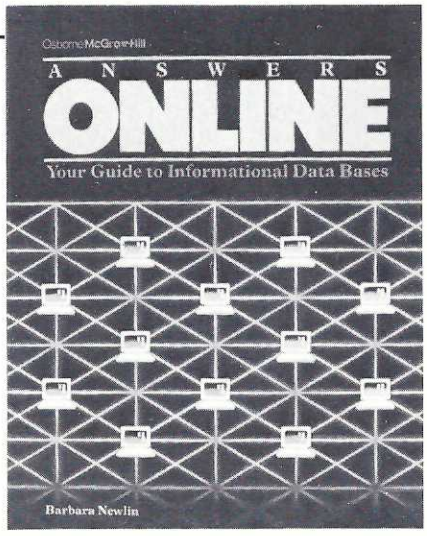
The final section of *Databasics* provides the reader with a knowledgeable review of probable developments in the field of online communications, based on emerging technology and on the authors' obvious command of the subject.

As if all of this weren't enough, *Databasics* also includes a tempting smorgasbord of coupons offering free connect time and discount offers with a potential value of hundreds of dollars. Included are offers from such well-known names as CompuServe, DIALOG, Dow Jones, NewsNet and many others.

Databasics is the best book I've seen yet on the subject of online communications. Not only does it make interesting reading, but it is also a fine reference work that I intend to keep in my permanent library.

ANSWERS ONLINE:
Your Guide to Informational Databases

By Barbara Newlin
Osborne/McGraw-Hill, 1985
373 pages; $16.95 (softcover)
Reviewed by Lindsy Van Gelder



There are at least 2,200 databases in the online information industry, according to author Barbara Newlin, and the number is growing by about 35 percent per year. How do you know which one has the information you need? Since connect time can cost up to $300 an hour (and since access to many databases includes learning complicated sets of commands), a little offline education is a good investment. Newlin, who was formerly director of research at Information on Demand, provides some tips, plus an overview of many of the informational goodies that await you and your modem.

Let me underline the word "overview." The back cover copy promises that Newlin can tell you how to find out what kinds of real estate tax shelters are available, what recent developments have occurred in gene-splicing technology and whether there's an organization especially for left-handed people. This is misleading since you can't open the index and check under "gene splicing" or "left-handed." What you can do — if you read the whole book, anyway — is come away with a good idea of what services are most likely to contain what you're looking for. (For example, the lefties can be located in a DIALOG database called the Encyclopedia of Associations.)

The book is divided into four parts, beginning with an introductory section, including basic information about putting together the right hardware and software. Part 2 consists of capsule descriptions of scores of leading databases in business, education, science, law, psychology and other fields, with samples of what a screenful of information from each one of them actually looks like. (However, they're the only visuals in the book — *Answers* has no pictures or even charts.)

Newlin also lists all the information services that carry each database. For instance, Value Line II, a business database containing information on 1,600 major companies, is accessible through ADP Network Services, Chase Econometrics, CompuServe, COMSHARE, DRI, General Electric Information Services Co., GSi-ECO, Shaw Data Services and Tymshare. If you only want to subscribe to one or two services, you can use this section to figure out which ones offer most of the databases you'd be likely to use and (in some cases) which ones offer the same information for less money.

Part 3, fittingly, is a guide to the leading services. There's a section on the after-hours bargains offered by many services and another comparing the services that offer electronic mail. In Part 4, the author offers general (as opposed to service-specific) but thorough online strategies, such as how to define a topic, compile a list of keywords and use such constructions as the Boolean operators AND, OR and NOT to do a fast, efficient search.

Newlin herself is quick to recommend that users of the more complicated services (such as BRS, DIALOG and ORBIT) attend special training seminars. Meanwhile, her book is a helpful tool for professionals who want to get online.

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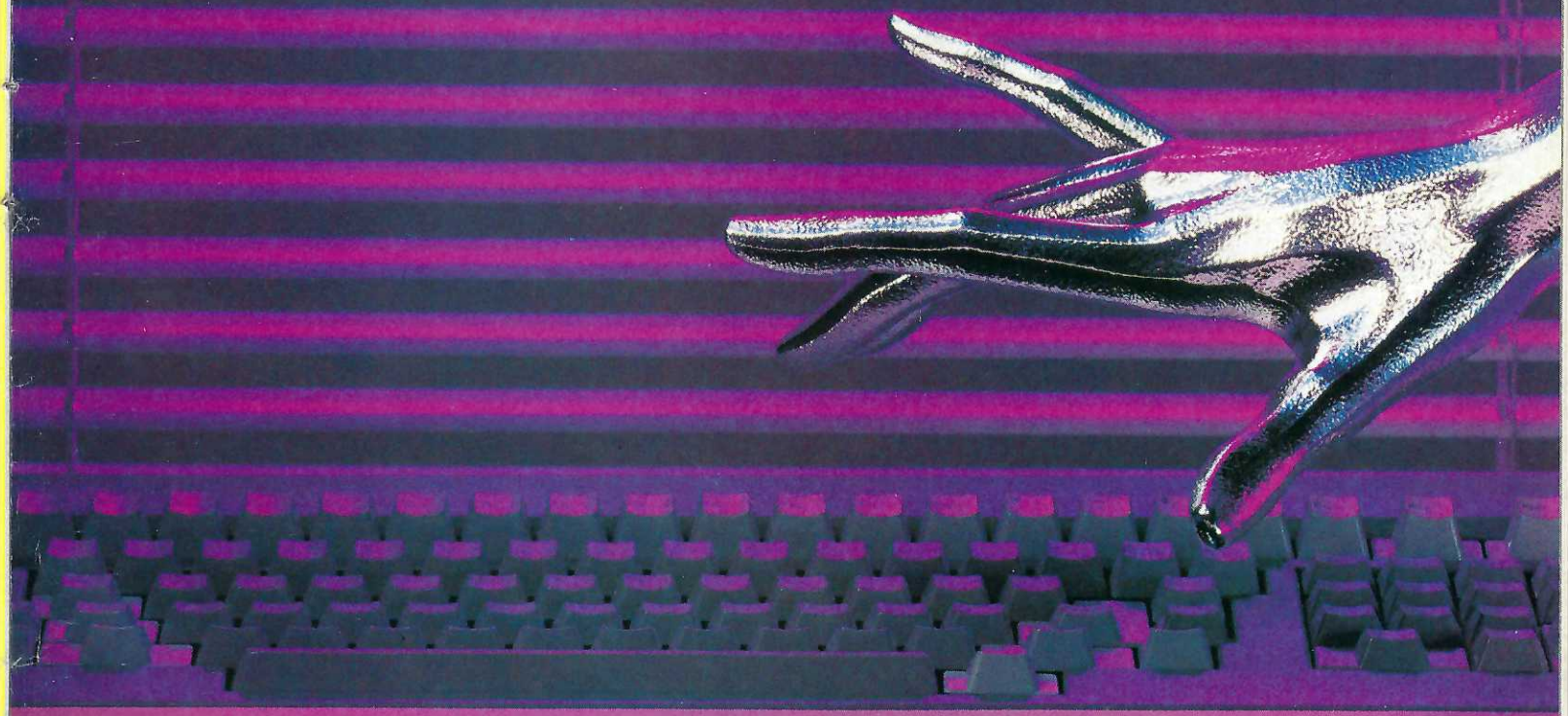
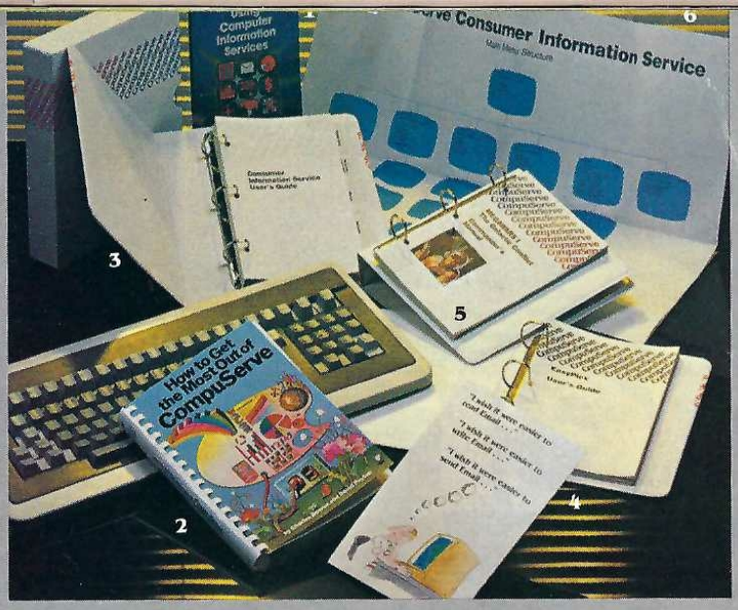


CompuServe offers a variety of products that make being a subscriber more worthwhile, and more fun every time you sign on...including the new User's Guide for EasyPlex (formerly Email), featured here for finger shopping at a special sale price.



Incisive guides for those who may not know what they're missing.

If you've been learning about CompuServe Information Service offerings solely by trial and error — you may not know what you're missing. Several CompuServe produced or distributed guides to the service are available to help. A complete User's Guide for EasyPlex™, the exciting new electronic postal service which replaced Email, is now available. Written as a colorful guided tour of the EasyPlex area, it slips neatly into a CompuServe three-ring binder (5½" x 8½" page size) and is a handy resource for mastering an already delightfully simple new service. "How To Get The Most Out Of CompuServe", a book by two Information Service subscriber/journalists, is earning acclaim from novice and veteran users alike. Easy-to-read and full of tips compiled over their many years online, the book will save you time and money when exploring CompuServe offerings new to you or learning more about features of the service you enjoy.

Issues and answers for the Information Age library.

Online Today magazine's back issues represent a cache of incisive articles tracking the evolution and impact of videotex and computer communication. Together they tell a comprehensive, entertaining and informative story. Here's your chance to obtain volumes missing from your set or to enjoy issues published before you became a CompuServe subscriber. A list of feature articles from available back issues is provided online to help you identify those of interest.

Realistic accessories for the fantastic gamer.

Chess-like complexity and war game detail, along with the intrigue of human-to-human interaction via computer, help keep CompuServe adventure games just that, an adventure. But the rich detail of these fantasy's topography and machinery, their subtleties of strategy and vulnerability come to much greater light with support materials developed by CompuServe exclusively for fantasy, adventure and other gamers. User's Guides and star charts, blueprints and participant briefings will hone your strategic decision making and add substance to the excitement of online adventures.

Premium communications software from the premier computer communication company.

New VIDTEX from CompuServe has unparalleled intelligence. It enables your computer to communicate more efficiently and economically with CompuServe Information Services and most bulletin boards and time sharing services. Multiple keystroke functions are reduced to one or two keystrokes with VIDTEX. Whether just signing on, or creating special menus for different applications, VIDTEX simplifies commands and economizes time online. VIDTEX features error-free up and downloading, a capture buffer for recording online sessions, full ASCII character recognition, graphics support and much more.

Help bring an offline computer online.

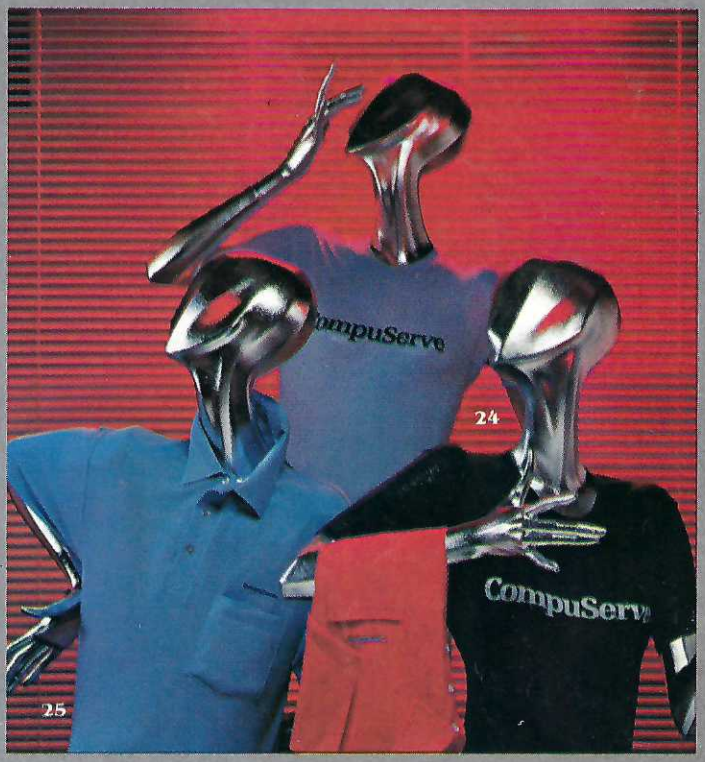
CompuServe Information Service Starter Kits remain the best available value among leading online services. Which is reason enough for the family with a need for more than one electronic mailbox to add another User ID number. Or for the family with a child away at college to keep in touch. Or for you to put that friend of yours with a computer in touch with the world of information available through CompuServe. We'll put communications, shopping, banking, travel planning, financial information, education and entertainment services at their fingertips, all for a small, one-time only subscription purchase. Why not make a gift of a subscription to someone you know whose micro ought to be online? Or set up a personal account for yourself.

Sportswear for the interactive extrovert.

Apparently interactivity is appealing: CompuServe Information Service's CB Simulator remains among our most popular offerings. SeaWars, an online adventure game pitting admiral against admiral or admiral against computer in real time, is also gaining in online enlistees. We invite you to spell out your devotion to either avocation with a colorful short sleeve T-shirt that will keep people asking about the pastime you enjoy. The shirts are made of a lightweight cotton/polyester blend and come in small, medium and large sizes for adults and children. The CB shirts, available in red with white letters, navy with white letters and light blue with navy letters, announce: I'VE GOT A HANDLE ON COMPUSERVE "CB". The SeaWars shirts, available appropriately in navy on light blue, depict a computer-assisted, port bow direct hit.

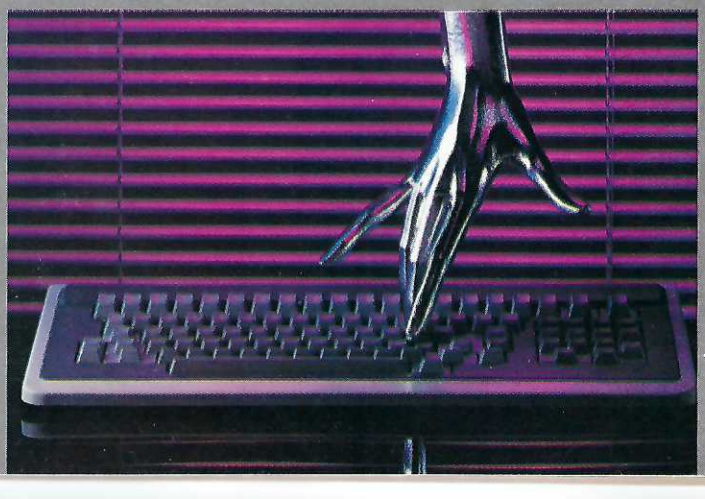
You ought to be putting us on.

The CompuServe logo is silkscreened on the front of these T-shirts and sport shirts. Both are short sleeve and made of a comfortable and easy-to-care-for cotton/polyester blend. The sport shirts have collars and a single pocket beneath the CompuServe logo. The T-shirts have the CompuServe logo across the chest. Small, medium and large sizes are available in both adult and child sizes for T-shirts, and adult sizes only for sport shirts. Select from red with white letters, navy with white letters or light blue with navy letters. Announce your online allegiance with these sporty pullovers.



Let your fingers do the shopping.

Items listed here are available for purchase online while supplies last. GO ORDER at any online prompt for more extensive descriptions of each product. Simple prompts will lead you through the online ordering procedures. You are not charged for your connect time while in this area. (Communications surcharges will still be in effect). New merchandise is regularly added to the CompuServe product line. We invite you to browse and would welcome your feedback on existing offerings or suggestions for products we might develop to support your favorite areas within the world of CompuServe Information Services.



How to get the most out of an order from CompuServe.

As a special offer for subscribers who order CompuServe products online during the Spring Sale — March 1, 1985 to April 30, 1985 — any purchase over $45.00 will receive a FREE copy of the bestselling (at least among CompuServe subscribers!) book by Charles Bowen and David Peyton, "How To Get The Most Out Of CompuServe" plus a CompuServe Game Highlights booklet — a $15.90 value!

Each online order during the sale which totals from $10.00 to $45.00 will include a FREE copy of the full color CompuServe Game Highlights booklet and a FREE 500 piece Adventure jigsaw puzzle — an $11.90 value! (The puzzle is limited to the first 250 orders in this category.)

Each online order during the sale under $10.00 will also include a FREE copy of the CompuServe Game Highlights booklet — a $2.95 value!

As a special bonus for new customers who purchase an Information Service Starter Kit by phone during the sale period, their orders will include a FREE copy of "How To Get The Most Out Of CompuServe" — a $12.95 value!

If your order is placed all at one time these free gifts are sent to you automatically (while supplies last!) — there is no need to enter an order for these bonus items.

Books

(1) Using Computer Information Services (10/83) (Reg. $12.95/**Sale $11.65**)

(2) How to Get the Most Out of CompuServe (8/84) (Reg. $12.95/**Sale $11.65**)

CompuServe User's Guides

Note: Guides come without binders unless specifically indicated.

(3) Consumer Information Service User's Guide with binder and slipcase (Reg. $15.95/**Sale $14.35**)
Note: This is the same guide included in Consumer Starter Kits.

Executive Information Service User's Guide with binder and slipcase (Reg. $15.95/**Sale $14.35**)
Note: This is the same guide included in Executive Subscription Kits.

(4) EasyPlex User's Guide (New 3/85) (Reg. $7.95/**Sale $6.25**)

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Fantasy Game User's Guide (Reg. $3.95/**Sale $3.55**)

(5) MegaWars I Commander's Briefing Guide (Reg. $7.95/**Sale $7.15**)

MegaWars III-The New Empire User's Guide (Reg. $6.95/**Sale $6.25**)

Reference Products

(6) Consumer Information Service Menu Flowchart (Reg. $1.95/**Sale $1.75**)

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CompuServe logo hardboard binder with 1½" spine for 5½"x8½" pages; comes with slipcase (Reg. $5.95/**Sale $5.35**)

Games Merchandise

(7) 350 Point Adventure Game Map 17"x26" on glossy white paper (Reg. $2.95/**Sale $2.65**)

(8) 751 Point Adventure Game Map 35"x23" on tan parchment (Reg. $4.98/**Sale $4.50**)

(14) Adventure Game Color Poster (18"x24") (Reg. $2.59/**Sale $2.35**)

(28) 500 piece Adventure Jigsaw Puzzle (color) (Reg. $8.95/**Sale $8.05**)

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(9) MegaWars I Blueprint: Trainer Fighter and Fighter (Reg. $2.00/**Sale $1.80**)

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(24) *CompuServe* logo T-shirt in red, navy and light blue; childrens and adult sizes (Reg. $5.95/**Sale $5.35**)

(23) *SeaWars* theme T-shirt in light blue; childrens and adult sizes (Reg. $5.95/**Sale $5.35**)

(25) *CompuServe* logo golf/tennis short sleeved cotton/poly shirt with collar in red, navy and light blue; adult sizes only (Reg. $16.95/**Sale $15.25**)

Yesterday's Online Today

(17) Selected 1983 and 1984 issues of CompuServe's Online Today magazine are available in limited quantities. Issues available include: May 83, June 83, July 83, August 83, October 83, November 83, December 83, January 84, February 84, March 84, April 84, May 84, June 84, August 84, September 84, October 84, November 84, December 84 (Reg. $2.50/**Sale $1.50**)

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(26) Consumer Information Service Starter Kit (Reg. $39.95)

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*Software and Subscription/Starter Kits are not included in this special sale pricing.

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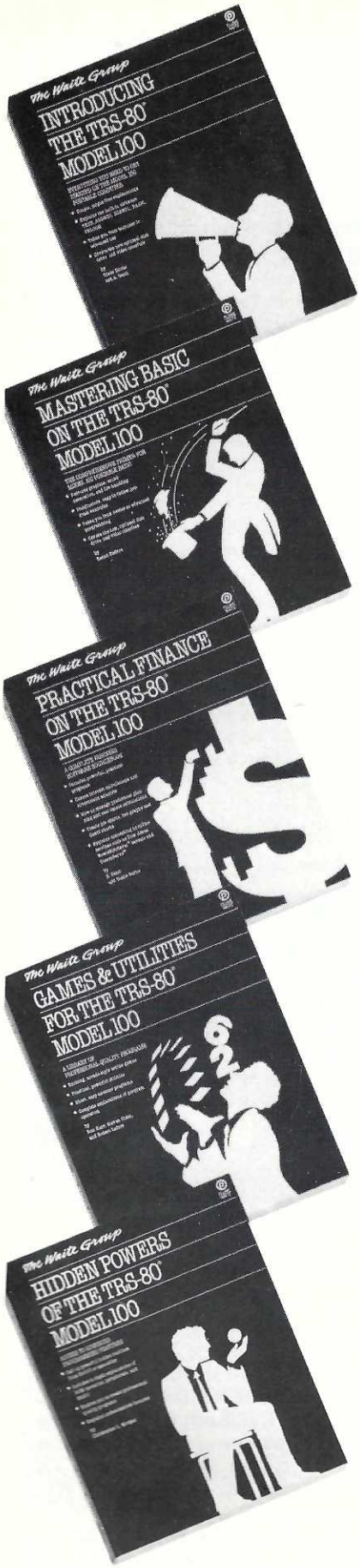
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PRACTICAL FINANCE ON THE TRS-80® MODEL 100 By S. Venit and Diane Burns. A comprehensive collection of useful programs for the mobile businessperson, real estate broker or investment analyst. Plus telecommunications for instant access to financial data.

GAMES AND UTILITIES FOR THE TRS-80® MODEL 100 By Ron Karr, Steven Olsen and Robert Lafore. Alphabetize names, improve your typing, play games, manage text files—fun and useful programs to do all this and more.

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AUTOMATIC MODEMS

Panasonic has introduced three new automatic modems. The models KX-D4130, KX-D401 and KX-D402 can be used with any telecommunications system featuring an EIA RS-232C port and modular telephone jack.

Model KX-D4130 is an integrated telephone featuring a built-in modem as well as an auto-dialer and speakerphone. It can transmit and receive data at a rate of 300 baud. This unit sells for $199.95.

Operating at speeds of 300 or 1200 baud, the KX-D402 is a high-speed modem with an automatic selector. It sells for $299.95 and has an auto-answer function to accept incoming data transmission when left unattended.

Model KX-D402 is a 300 baud modem that is also equipped with an auto-answer function. It retails for $99.95.

For information, contact Panasonic Company Home Information Systems Division, One Panasonic Way, Secaucus, NJ 07094, 201/348-7182.

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2400 BAUD COMMUNICATION

U.S. Robotics Inc. has introduced stand-alone and integral 2400 baud auto-dial modems for microcomputers and terminals.

The stand-alone Courier 2400 and integral Microlink 2400 modems provide complete dial-up data communications capabilities at rates of 2400, 1200 and 300 bits per second.

The Microlink 2400 is designed for integral use with the IBM PC and compatibles and also includes U.S. Robotics' Telpac telecommunications software that further enhances the modem's automatic functions. The Courier 2400 model may be used with any computer or ASCII terminal equipped with an RS-232 serial interface. Both models retail for $895.

Features include call-duration reporting, modem status, help screens, repeat command, quote mode and call-progress detection. For information, contact U.S. Robotics Inc., 1123 W. Washington Blvd., Chicago, IL 60607, 312/733-0497.

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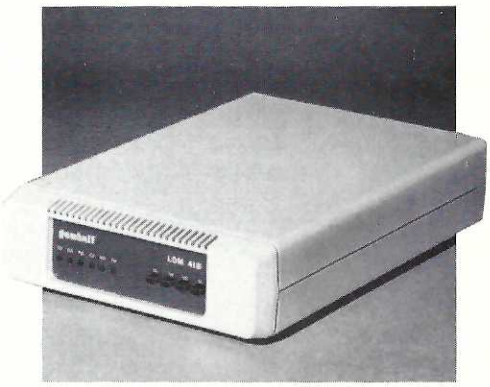

LEASED LINE MODEMS

Two new 4800 bps leased line modems in both stand-alone and rack-mount configurations have been introduced by Gandalf Data Inc.

The synchronous LDM 408, which sells for $795, and the asynchronous/synchronous LDM 418, which retails for $895, provide binary serial, point-to-point or digital multipoint data transmission. They are designed for operation over four-wire voice-grade Series 3002 leased lines.

Both modems feature auto equalization, signal processor implementation, diagnostic loopbacks, a test pattern generator and an error detector.

For information, contact Gandalf Data Inc., 1019 South Noel, Wheeling, IL 60090, 312/541-6060.

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COMMUNICATIONS PACKAGE

Envoy from Artisoft Inc. is a menu-driven communications package for the IBM PC, PCjr, Sanyo MBC-55X, PC compatibles, MS-DOS, CP/M-80, CP/M-86 and Concurrent CP/M microcomputers.

Selling for $49.95, Envoy allows a computer to be used as a smart terminal to access CompuServe or electronic mail services. It provides high-speed file transfers between incompatible or distant computer systems. The program contains a utilities menu that lets the user erase, type, copy, rename and print files via single keystroke.

For information, contact Artisoft Inc., P.O. Box 41436, Tucson, AZ 85717, 602/327-4305.

Circle 19 on the Reader Service card or GO EBB.

SMARTMODEM 2400 FROM HAYES

Hayes Microcomputer Products has introduced the Smartmodem 2400, which transfers data across regular telephone lines at speeds up to 2400 bps and offers a link between mainframe and personal computers.

The unit operates synchronously at 2400 bps, 1200 bps and 600 bps and asynchronously at 2400 bps, 1200 bps, 600 bps and 0-300 bps. Features include call-progress monitoring, voice/data switching and the ability to set communication instructions with keyboard commands instead of with mechanical DIP switches.

Smartmodem 2400, which retails for $899, comes with a transformer, modular phone cable and illustrated manual. For information, contact Hayes Microcomputer Products Inc., 5923 Peachtree Industrial Blvd., Norcross, GA 30092, 404/449-8791.

Circle 17 on the Reader Service card or GO EBB.

MODEMPHONE

Modemphone is a 300 baud, Bell 103 compatible, full-duplex modem and a handy memory redial telephone in one unit from Theall Engineering Co.

The Modemphone interfaces to the computer's RS-232 port via the cable that is supplied with a 25-pin D-SUB connector. It utilizes the latest LSI design and incorporates LED indicators for data carrier detect, receive data and transmit data. A 10-number redial capacity is also featured.

The unit, which sells for $119, is available in touch-tone or pulse dialing. For information, contact Theall Engineering Co., P.O. Box 336, Oxford, PA 19363, 215/392-3488.

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#NO030185 Circle 27 on the Reader Service card or GO EBB.

OPTICAL MOUSE

Mouse Systems Corp. has introduced A+ Mouse, an optical mouse for the Apple IIc, Macintosh and Lisa personal computers.

The A+ Mouse is a hand-held pointing and selecting device used to move the cursor on a computer display and select commands at the click of a button. It is available both stand-alone and bundled with personal productivity packages, including Dollars and $ense and Bank Street Writer. The stand-alone version retails for $150, while the productivity package sells for $239.85.

For information, contact Mouse Systems Corp., 2336 H Walsh Ave., Santa Clara, CA 95051, 408/988-0211.

Circle 28 on the Reader Service card or GO EBB.

DIABLO PRINTER

The Xerox/Diablo Advantage D25 Daisywheel Printer is a 25-character-per-second letter-quality printer from Xerox Corp. and is priced at $745.

Designed for heavy office use in word processing and other text and graphics-related applications, the D25's interface allows it to be connected via serial or parallel interfaces to all popular personal computers, including the IBM PC.

Among the features of the D25 are automatic proportional spacing, carriage returns and bidirectional printing. In addition, it offers variable line and column spacing and automatic paper loading.

The D25 accommodates a bidirectional tractor and single-bin sheet feeder in order to automate the paper feeding and handling functions. Hardware and software for these accessories are easily installed or changed.

For information, contact Xerox Corp., Xerox Square 006, Rochester, NY 14644, 716/423-5078.

Circle 29 on the Reader Service card or GO EBB.

TANDY 1200

Radio Shack has introduced the Tandy 1200 HD Personal Computer, an MS-DOS-based system that is functionally identical to the IBM PC-XT.

Selling for $2,999, the Tandy 1200 includes a 10 MB hard disk and uses the same software and option cards as the PC-XT. It comes with 256K RAM, which is expandable to 640K. A standard parallel interface is also included.

Options include a monochrome display adapter ($219), a graphics display adapter ($299), a 13-inch CM-2 high-resolution color monitor ($549.95), and a 12-inch green screen VM-3 high-resolution monochrome monitor ($219).

For information, contact your local Radio Shack dealer or Tandy Corp./ Radio Shack, 1800 One Tandy Center, Fort Worth, TX 76102, 817/390-3300.

Circle 31 on the Reader Service card or GO EBB.

A WINDOW TO COMMUNICATIONS

An enhanced version of the Telpac telecommunications software package from U.S. Robotics features windows and several new functions that bring powerful telecomputing capabilities to both novice and experienced users.

Available in PC-DOS format for the IBM PC and compatible computers, Telpac Version 3.0 is designed to work with U.S. Robotics Microlink and Personal Communicator lines of integral modems.

Selling for $99, Telpac greets the user with a screen containing five subject headings: file, telephone, utility, settings and help. "Action" keys are used to display and manipulate windows under each heading. These windows guide the user through Telpac's functions without requiring complex commands. Access to the window menus is available at all times, even during online sessions.

For information, contact U.S. Robotics Inc., 1123 W. Washington Blvd., Chicago, IL 60607, 312/733-0497.

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APT VP5801, 1200 baud modem
APT VP4801, 300 baud modem

The RCA APT (All-Purpose Terminal). Now with built-in 1200 baud modem for greatly expanded data communications capabilities.

For business, professional and personal data communications, you'll find more user-friendly features and greater communications capabilities in the RCA APT than in other terminals selling for up to three times the price.

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The APT VP5801 terminal with 1200 baud modem lists for $798. The APT VP4801 terminal with 300 baud modem lists for $498. The data display monitor alone (VP3012D) is $199 list.

Quite simply, matching features with price, there are no other professional quality terminals available today that can do as much at such low cost.

For more information—or to order—call 800-722-0094. In Penna., call 717-295-6922. Or write for fully descriptive brochure to RCA Data Communications Products, New Holland Avenue, Lancaster, PA 17604. OEM and dealer pricing available.

The RCA APT. Expansive. Not expensive.

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RS232C port for direct computer connections at data rates to 9600 baud, or for connecting high speed modems and other accessories. Parallel printer port for hard copy. Numeric keypad can dial phone numbers not in terminal directory. Built-in speaker with adjustable volume control for audio monitoring of phone line. Automatic screen blanking to reduce possibility of burn. Briefcase size: 17″ × 7″ × 2″. Weight: under 4 lbs.

RCA
Data Communications Products

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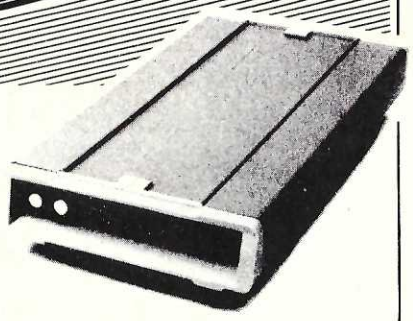
Cermetek 1200 MODEM



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- RS-232C Terminal or Computer Interface

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- Touch Tone or Rotary Pulse Dialing, Auto-selected
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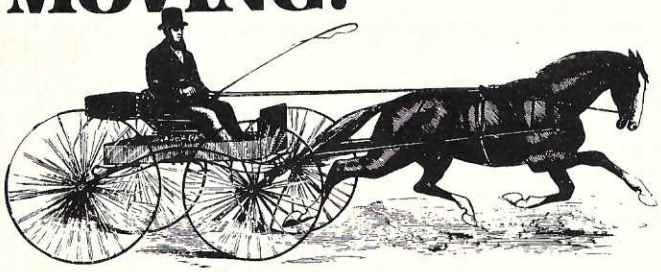

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CompuServe Page EBB-1
Welcome to Electronic Bounce Back, (EBB). To request information about products and services found in Online Today, proceed to the next page and choose menu item 4 for display ads, 5 for hardware-software and 6 for new product announcements. Requests will be forwarded electronically; responses may be received via Email or traditional mail.

Guidelines to Requesting Product Information With EBB

Electronic Bounce Back Electronic Bounce Back (EBB) is *Online Today*'s electronic version of the traditional reader inquiry card. To request additional information about products or services described in *Online Today*, simply access CompuServe and GO EBB.

After a page of instructional information the following menu will appear:

A selection of 4, 5 or 6 will be followed by a menu listing of display advertisers, or products and services featured in the editorial section of *Online Today*.

Online Today Page OLT-4
ONLINE TODAY MAGAZINE
1. Welcome to Online Today
2. Monitor
3. Letters to the Editor
4. Online Today Advertisers *EBB*
5. Product Reviews *EBB*
6. Industry Watch *EBB*
7. Shopper's Guide
8. Electronic Update

Display Ads, GO EBB-10. Inquiries to this section will be followed by a brief description of the *Online Today* ad. To request additional printed information, simply enter your name and address at prompts.* EBB will add your User ID and electronically forward your request to the appropriate advertiser(s). Inquirer names, addresses and ID numbers will also be forwarded via U.S. Mail at the end of each month.

CompuServe Page EBB-20
ONLINE TODAY ADVERTISERS
NOVEMBER ISSUE 1984
1. Online Today Magazine
2. NewsNet (inside cover)
3. Crosstalk, p.5
4. B.T. Enterprises, p.6
5. Investment Technologies, p.6
6. General DataComm, pp.18-19
7. Official Airline Guides, p.20

Editorial Articles/Reviews Choose *Online Today* magazine menu items 5 or 6. Requests to these sections will be stored and forwarded by traditional mail once each month.

Shopper's Guide, GO EBB-70. This is *Online Today*'s classified section and is designed to enable readers to easily scan areas of interest.

To request information from Shopper's Guide advertisers send CompuServe Email or use traditional methods of communication.

***Note:** Additional requests during the same session will not require you to re-enter your name and address.*

CompuServe Page EBB-70
SHOPPER'S GUIDE
1. About Shopper's Guide
2. Rates and Information
3. Software
4. Services
5. Accessory
6. Retailers

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(Please print or type)

Name _____

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A. Occupation
1. ☐ Executive/managerial
2. ☐ Computer professional/technician
3. ☐ Other professional
4. ☐ Teacher/instructor
5. ☐ Sales
6. ☐ Skilled labor
7. ☐ Student
8. ☐ Other (specify) _____

B. Interest in computer is for:
1. ☐ Business 2. ☐ Personal 3. ☐ Both

C. Brand of personal computer interested in:
1. ☐ IBM 4. ☐ Apple 6. ☐ Hewlett-Packard
2. ☐ DEC 5. ☐ Radio Shack 7. ☐ Commodore
3. ☐ Atari 8. ☐ Other (Specify) _____

D. I am interested in the following products:
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2. ☐ Consumer Information Services
3. ☐ Electronic Mail/conferencing
4. ☐ Communications Software
5. ☐ Modems
6. ☐ Word processors
7. ☐ Database management software
8. ☐ Integrated Software
9. ☐ Local Area Networks
10. ☐ Computer Books/Publications
11. ☐ Peripherals (specify) _____
12. ☐ Other (specify) _____

E. I plan to spend the following dollar amount on computer products within the next year:
1. ☐ $1-$999
2. ☐ $1,000-$4,999
3. ☐ $5,000-$9,999
4. ☐ $10,000-$19,999
5. ☐ $20,000-$49,999
6. ☐ $50,000-$99,999
7. ☐ $100,000-or more

Circle inquiry number from this issue only.

1	11	21	31	41	51	61	71	81	91	101	111
2	12	22	32	42	52	62	72	82	92	102	112
3	13	23	33	43	53	63	73	83	93	103	113
4	14	24	34	44	54	64	74	84	94	104	114
5	15	25	35	45	55	65	75	85	95	105	115
6	16	26	36	46	56	66	76	86	96	106	116
7	17	27	37	47	57	67	77	87	97	107	117
8	18	28	38	48	58	68	78	88	98	108	118
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